"All the News That's Fit to Print."

The New York Times.

THE WEATHER
Cloudy today and Thursday; no change in temperature; fresh northwest winds.
For weather report see next to last page.

VOL. LXX....No. 22,950. NEW YORK, WEDNESDAY, NOVEMBER 24, 1920. TWO CENTS In Greater New York; THREE CENTS Within 200 Miles; FOUR CENTS Elsewhere

LENIN TALKS OF ART AND BRITISH LEADERS TO WOMAN SCULPTOR

Thinks That Lloyd George Would Win in New Election and That King George Counts.

DISLIKES BOURGEOIS ART

Complains It "Always Beautifies," and Requests That He Be Not Embellished.

VERY LIKELY HE WON'T BE

For Mrs. Sheridan Chose His "Screwed-Up" Look to Model, Out of His Many Faces.

[This is the second instalment of the diary of Mrs. Clare Sheridan, the English sculptress. In it she quotes Lenin's remarks on many subjects, including animadversions on British statesmen addressed to her while she was modeling his bust. In the third instalment, to be printed tomorrow, Mrs. Sheridan's subject will be Trotzky. He talked very entertainly while she modeled him.]

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 23.—Mrs. Claire Sheridan's diary telling of her experience in Russia, where she went with M. Kameneff for the purpose of making busts of Lenin, Trotzky and other Bolshevist leaders, now comes to a vivid description of her interview with Lenin.

"Sept. 25—I have been in Moscow a week without any chance of working and almost on the verge of despair, but suddenly today I have been given a room in the Kremlin to work in and a pass to enable me to come in and out as I please.

"Sept. 28—This morning Kamenetff telephoned to me to be at the Kremlin at 3 and expect Zinovieff. He is President of the Petrograd Soviet and President of the Third Internationale. I waited until 4, and then he arrived, busy, tired and impatient, his overcoat slung over his shoulders. He had not time to put his arms through the sleeves. He flung off his hat and ran his fingers through his black, curly hair, which was already standing on end. He sat restlessly, looking up and down, around and out and beyond. Then he read his newspaper, every now and again flashing around an imperative look at me to see how I was getting on.

"He seemed to me an extraordinary mix-up of conflicting personalities. He has the eyes and brow of a fighting man and the mouth of a petulant woman. Little by little he became more tractable, and when he had finished reading he talked a little. At moments he threw his head back and seemed to be dreaming. Then he looked like a poet. He is only 38. It is amazing how young all these revolutionaries are.

"I gleaned from him the news that Millerand is the new President of France, at which he shrugged his shoulders and said it made no difference, and that the British strike fixed for tomorrow had been postponed for a week. Before he left he said he was pleased with the start of his bust, and that I must do Lenin.

Dzherjinsky, Organizer of Terror.

"Sept. 27—Things begin to move more rapidly now and my patience is being rewarded. Today Dzherjinsky came. He is President of the Extraordinary Commission, or as we would call it in English, organizer of the Red Terror. Kameneff had told me a good deal about him. Gorky has said of him that one can see martyrdom crystallized in his eyes.

"He sat for an hour and a half, quite still, and very silent. His eyes certainly looked as if they were bathed in tears of eternal sorrow, but his mouth smiled with indulgent kindness. His face is narrow, high cheekboned and sunk in. Of all his features it is the nose which seems to have the most character. It is very refined and delicate. The bloodless nostrils suggest the sensitiveness of overbreeding. He is a Pole by origin.

"As I worked and watched him during that hour and a half he made a curious impression on me. Finally overwhelmed by his quietude. I exclaimed:

"'You are an angel to sit so still.'

"Our medium was German, which made fluent conversation between us impossible, but he answered:

"'One learns patience and calm in prison.'

"I asked how long he was in prison.

"'A quarter of my life, eleven years,' he answered.

"It was a revolution that liberated him. It is obviously not an abstract desire for power or for a political career that made revolutionaries of such men, but fanatical conviction of wrongs to be righted for the cause of humanity and national progress. For this cause men of sensitive intellectuality have endured years of imprisonment.

Disappointed in Bela Kun.

"Sept. 28—Zinovieff sat again in the afternoon and brought with him Bucharin (Soviet Minister of Education) and Bela Kun (former Red dictator of Hungary). I was frightfully disappointed in Bela Kun. I had imagined a most romantic figure, but he looks most disreputable. Bucharin is attractive with his trim, neat little beard and young face.

"Oct. 6—I was feeling depressed and resigned, having finished Zinovieff and

Continued on Page Three.

Give children Bubble Books for Christmas. These books contain three phonographic records and words of songs you loved and want your children to love. 14 different books. Colored pictures.—Advt.

Canadian Rail Men Threaten Strike on No-Politics Order

WINNIPEG, Nov. 23.—Representatives of Canadian railway organizations will meet at Toronto on Monday to decide whether a strike vote shall be taken as a result of the order of President D. B. Hanna of the Canadian National Railway barring employes from taking part in politics, it was announced today.

The conference has been called by H. E. Barker, Chairman of the Western Joint Committee. The men, while hopeful that an amicable settlement will be reached, are determined, labor union officials said, to force the issue by a strike if necessary. Before taking action the conference board plans to have an interview with President Hanna relative to the order.

E. C. BENEDICT DIES IN HIS 87TH YEAR

Was Sixty-four Years in Wall St. and One of the World's Leading Yachtsmen.

ILL FOR MORE THAN A YEAR

Loved Long Cruises in Strange Waters—Once Shipwrecked —Was Cleveland's Friend.

E. C. Benedict, banker and yachtsman, died last night in his eighty-seventh year at his home, Indian Harbor, Greenwich, Conn. Mr. Benedict had been ill for more than a year, an his end came quietly from a complication of diseases incident to old age, shortly before 9 o'clock.

Elias Cornelius Benedict, known only for many years as Commodore E. C. Benedict, and for long one of the leading yachtsmen of the world, was born in Somers, N. Y., on Jan. 24, 1834. He was a son of the late Rev. Henry Benedict and Mrs. Mary Betts Lockwood Benedict, and received his education in the schools of Westport, Conn., and Buffalo, N. Y., where he spent part of his youth.

When 15 years old Mr. Benedict came here and became a clerk in the Wall Street office of Corning & Co. In 1857 he succeeded to their business and organized the firm of Benedict & Co., in 1863 becoming a member of the New York Stock Exchange. During 1871 Roswell P. Flower, later Governor of New York, joined Commodore Benedict, and the name of the firm was changed to Benedict, Flower & Co. This continued for four years and then Commodore Benedict organized his late firm, E. C. Benedict & Co. of 80 Broadway.

Commodore Benedict played an important part in the early financial life of this city and with his brother organized the Gold Exchange Bank, which grew out of the gold speculation of the sixties and seventies. In addition to his other interests Commodore Benedict was President of the Commercial Acetylene Company and the Greenwich Construction Company since May 1, 1853.

Centre of Financial Storms.

Commodore Benedict's life is best explained by a statement he made on his seventy-ninth birthday.

"For sixty-four years," he said, "I was in Wall Street, the centre of our financial storms in this country and the reflex of all the financial storms abroad, and how I was able to stand it I do not know, unless it was through the inherited strength I possess. And, speaking of Wall Street, I would like to say that I never invited anybody to go into it, and I have invited many to stay away from it."

"Do you intend to retire from the Street?" he was asked.

"It is better to bust out than to rust out," he answered. "We old fellows eventually get to an age where we like to sit in the grandstand and watch the trotters go by. And do the present generation go too fast, you ask me? Well, perhaps there are dangers in the rapid gait, but I think that the pace would be counteracted in most cases by outdoor sports if not followed to excess. As for me, I took up yachting, although I would hardly call that exercise, because I had reached such a state that my physician said that I would have

Continued on Page Two.

WAIT ON AMERICA BEFORE AMENDING LEAGUE COVENANT

Assembly Commission Votes for Deferring Changes Until Harding Offers His Plan.

BALFOUR'S VIEW PREVAILS

Delegates Consult Their Governments as to Definite Action on Armenia.

SECRET DECISIONS OPPOSED

Thanks Will Be Sent to Root and Other Delegates of Hague Jurists' Meeting.

By EDWIN L. JAMES.

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Special Cable to THE NEW YORK TIMES.

GENEVA, Nov. 23 (by telephone to Paris).—The League of Nations will not undertake the task of making changes in the covenant until it hears proposals from the next United States Government. This fact was made known today in commission No. 1 of the League Assembly.

As the covenant has been in effect only a short time, proposed amendments are to be set aside and a standing committee is to be appointed to consider these and all other proposals for amendments made between now and the second meeting of the Assembly, which will probably be held next May or June.

The proposal to abandon the task of changing the covenant was made by A. J. Balfour. It was at first opposed by the Scandinavian countries, which had presented amendments trending to lessen the hold of the big powers on the League, but this opposition was finally withdrawn. As every Government is represented on the commission the decision is equivalent to adoption by the Assembly. Since amendments must be approved by all the members present, if England opposed any amendment it could not be carried.

It is believed by the Assembly leaders that before the next Assembly meeting Mr. Harding will have declared his ideas on an international association and it will be the task of the standing committee of the Council to examine the American proposals and see how far the covenant can be altered in accord with them, thus preparing the way, it is hoped, for America's entry into the League.

Fight on Secrecy of Council.

Secret diplomacy is dying hard at Geneva. This is a very difficult matter, a change from the old system of secret negotiations to open debates, particularly between nations which have hitherto settled their difficulties secretly on a give-and-take basis. The embarrassments of the change are manifold. Thus the Franco-British fight over the Turkish treaty came into the open yesterday and by a popular appeal Viviani won a victory which the French had not got by the old diplomatic methods. Then the Council took hold of the matter and there England stopped the move, at least temporarily.

Last night the delegations were busy telegraphing for instructions to their Governments and today they are waiting for replies. Tomorrow they will meet, and they may or may not consider Armenia and Mustapha Kemal.

There is no doubt that the great and growing demand for an end of the mystery in which the Council shrouds itself is going to have effect. In fact, the Council is having pretty "hard sledding" just now. Before a demand by Lord Robert Cecil it agreed today to give more publicity to its proceedings. The Council is supposed to have public meetings. It holds them, but they are always affairs at which decisions reached in private are read out.

"For the last few months," Lord Robert said, "it has been practically impossible to find out what was going on. I venture to urge respectfully that

Continued on Page Two.

French Say Gold to Germany Goes to Propaganda and Britain

PARIS, Nov. 23.—Most of the 200,000,000 francs in gold paid monthly to Germany by France, under the Spa coal agreement, since last July has been diverted to propaganda purposes and to pay British creditors, according to information received today in French official circles.

These payments, made in return for deliveries of promised coal, it was agreed by Germany would be used to buy food to ameliorate the conditions of the coal miners, so that they could be physically able to maintain the output, and also to buy raw materials.

It is asserted, however, that this money has been used for propaganda abroad and a large part of it has been paid through the British clearing house in Berlin for eventual delivery to Germany's British creditors.

COOLIDGE DECLARES VOTE REBUKED LABOR

Says Election Expressed Opinion Against Encroachments by Organized Workingmen.

SEES NO VERDICT ON LEAGUE

Believes the Wilson Plan Dead for This Country—Dubious About Future Action.

BOSTON, Nov. 23.—Vice President-elect Coolidge, speaking tonight before a group of Boston business men, said that in the last election the country had expressed its opinion against organized labor as it had a few years ago against organized capital, and warned against the danger that labor might be divorced from a part in the Government just as organized capital had been divorced.

The issue of the League of Nations, Governor Coolidge said, had not been decided by the people.

"I doubt," he said, "if any particular mandate was given at the last election on the question of the League of Nations, and that was the preponderant issue. In the South, where there was decided opposition to the League, they voted the Democratic ticket. And as far as the League of Nations was concerned in the North, the voting was with equal or even greater preponderance in favor of the Republican ticket, and, of course, many men voted thus who were in favor of the League.

"With them it became simply a question of supporting the Republican or Democratic Party. So you can't say that there was a preponderance of votes against the League of Nations."

Governor Coolidge said that although he did not know "what is in the mind of Senator Harding" except what he had gathered from his speeches in regard to the League, he did know that the League brought back by President Wilson was "dead." Whether the people would decide to use the old League as a working basis in forming a new world body was the question, the Governor said.

In his reference to organized labor, Governor Coolidge recalled that in an address to Dartmouth College men last Winter he had pointed out the growth of corporate wealth "which had brought with it the fear that it would undermine the foundations and dominate our Government" and that this fear resulted in "the curtailment of corporate power and influence in our Government."

"And then I also called attention," he continued, "to what I thought was coming to be a very similar situation on the part of organized labor, which had played so important a part in influencing the machinery of our Government. I think the people of our country heeded that warning and carried out that determination regarding organized labor at the last election.

"But now we do not want to make the same mistake with organized labor that was made with organized capital—to divorce it entirely from the affairs of government. We need at the present time all the organizations we have in America that will tend to upbuild and improve, to act together for the common good of all. We don't want to disintegrate any of the forces of good. We want all the sound advice and counsel we can get, from whatever source.

"There is grave danger of a reaction at the present time, or a reaction that will not be of permanent benefit to the United States. You know, when the people of the United States get started along a given line they are apt to go to extremes, or to go farther than the facts and circumstances warrant. It may be well for all of us to realize that the Government of the United States was organized for justice to all and that each should have an influence in its control."

SAYS NATION WILL REGRET.

Marshall Declares Vote Was Greatest Injustice of a Century.

DALLAS, Texas, Nov. 23.—"The country will live to regret what it has done in the recent election," Vice President Thomas R. Marshall declared in an address at the terminal railway station this afternoon.

"It is the greatest injustice of a century, and will bring one of the world's greatest figures to an untimely grave," he said.

Mr. Marshall passed through Dallas on his way to Fort Worth.

"MECCA" AT THE CENTURY THEATRE. Most beautiful production, greatest sensational success known in history of the world. Eve. 8. Mats. Today, Tom'w & Sat. at 2.—Advt.

CALL MALL Bonds—You'll like the idea—a free and easy drought.—Advt

SEE (6) BELL-ANS in a Little HOT Water for INDIGESTION. Quick relief.—Advt.

KILL IRISH PRISONERS WHO TRY TO ESCAPE FROM CASTLE PRISON

Sentries Shoot Three Sinn Fein Leaders Who Seized Rifles and Attacked Them.

FIGHT BEHIND BARRICADES

More Than 100 Persons Arrested in Dublin and Scores Throughout the Country.

DUBLIN CORDON TIGHTENED

Destroyer Will Take Bodies of Slain Officers to England for Obsequies in London.

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Special Cable to THE NEW YORK TIMES.

DUBLIN, Nov. 23.—An amazing fight in a guardroom at Dublin Castle between three Sinn Fein prisoners and their custodians occurred on Monday morning. From the official story it appears that the prisoners were trying to escape. Bombs and rifles were used, tables and beds were utilized as cover, and in the end the three men were shot dead by a guard official.

The report issued from Dublin Castle reads:

"At about 11 o'clock yesterday Richard McKee, T. C. Clume and Peter Clancy were killed in attempting to escape from the Exchange Court, Dublin, where they were in police custody. These men were arrested on Saturday night, but owing to the fact that prison accommodations were crowded they were detained in the guard room adjoining the entrance to Dublin Castle, which they shared with a guard of four men. The room contains a large quantity of army material and equipment, mattresses in piles, beds, tables and benches, rifles, ammunition, &c.

Had Considerable Freedom.

"The prisoners were allowed considerable freedom of movement and were seated around a fire. At the moment of their attempted escape the guard on duty had his back to them, while two men who were off duty were sitting reading. The commander of the guard was in the doorway of the passage. Most of the garrison at the building were out on duty, and this must have been evident to the prisoners, as the only exit from the building is through this room.

"The three prisoners suddenly arose to their feet and the sentry turned round on hearing the noise. One of the prisoners had a Mills bomb in his hand, which he had abstracted from a box of bombs under a bed. This he threw at the sentry. The bomb did not explode, because, unknown to the prisoners, none of the bombs had been detonated.

"The sentry jumped to one side and the prisoner, throwing a second bomb, dashed behind a pile of mattresses when the sentry fired. One of the prisoners meanwhile had seized a rifle and fired at other members of the guard. Both ducked behind a table, which was upset, and the shot lodged in a wall.

"Then a prisoner lifted a shovel lying near the gate and aimed a blow at the men who crouched behind the overturned table. The shovel crashed into the furniture; but missed the men, and the commander of the guard, hearing the firing at this moment, rushed into the room and fired. This sudden diversion enabled both soldiers to rise, and, firing together, the second and third prisoners fell simultaneously.

"The whole affair only lasted a few seconds. It is presumed that the prisoners, who had seen all the movements of the garrison since Saturday night, observed that at 11 o'clock most of the men were out on duty and they were practically alone with the guard of four men. Watching their opportunity, they appear to have made a desperate attempt to overpower their guards, which ended fatally."

Trio Were Sinn Fein Soldiers.

I have been supplied from an authoritative source with the following particulars of the three dead men:

Peter Clancy had been released on a hunger strike from Mountjoy Prison. On Feb. 12 this year he held up a military car in Berkely Road, and was also associated with those concerned in the robbery of gelignite at Arklow. He was known to have been one of the conspirators in the attempted murder of Lord French. He ran a business known as the "Republican Outfitters' Stores" in Talbot Street, Dublin, which was used from time to time as a meeting place of Sinn Fein leaders. This place was raided by Crown forces on Oct. 16 and Joseph Vize and other Sinn Feiners were arrested.

McKee and Clancy were arrested about 10:30 o'clock on Saturday night in a house in Lower Gloucester Street. In their room were found, besides documents, a box of cartridges, two complete suits of the uniform of a British Colonel, an automatic bell target and a curious device which might be used for exploding gun cotton, consisting of an arrangement of copper wire attached to about thirty feet of stout white cord.

When arrested Clancy and McKee gave incorrect statements. Clancy asserted that he was a draper's assistant and out of work; McKee that he was a compositor.

During the firing in which Captain Prior and Dean Tracy of Tipperary were murdered Clancy made his escape from the premises. McKee, who was sleeping in the same bed as Clancy on the night of his arrest, was Vice Commandant of the First Battalion of the Finlas Brigade, and was a member of the Executive Council of the "Irish Republican

Continued on Page Three.

PINEHURST, N. C.—36th Anniversary Season. Golf and all other sports. Through Pullman, Penn. 3:05 P. M. daily—Advt.

MOTORISTS! No Frozen Radiators. Use Allen Shutter Radiator Cover. All dealers, or 16 West 61st St., New York.—Advt.

LOCKWOOD COMMITTEE BARES COMBINATION TO FIX FIREPROOF PRICES AND PROFITS; WHALEN THREATENS TO SUE UNTERMYER

Craig Refuses Evidence in City's Graft Inquiry; Meier Steinbrink to Aid in Investigation

Two of the developments in the city's investigation of contracts yesterday were the refusal of Controller Charles L. Craig to furnish evidence requested by Corporation Counsel O'Brien and the appointment of Meier Steinbrink as associate counsel in the conduct of the inquiry.

Mr. Craig in his letter to Mr. O'Brien says:

"Your letter shows that the first step that you propose to take is to strike a blow at the Controller's power of audit. In view, therefore, of the very general and marked inclination on the part of the Mayor, the Borough Presidents and all heads of departments appointed by the Mayor to attempt to shift their responsibilities to the Controller, it seems to me that it will be highly destructive of the public interests to deliver to you evidence that the Controller has obtained and is now making use of in the performance of his own duties for the protection of the City of New York.

Mr. Steinbrink tells the conditions under which he accepts the appointment in a letter to F. H. LaGuardia, saying:

"Before I would enter on this work I would want it understood that, even though I were to be associated with it, rather than in charge, any line of inquiry which I indicated should be made would have to be made. In return, of course, there would be no line of inquiry which the Corporation Counsel might desire to follow which I would not be willing to carry to the end.

"Experience in past investigations has taught me that where, as here, much might depend upon bookkeeping and accountancy, it is of great importance that the accountant be one wholly unconnected with any one involved in the controversy and at the same time one whose name would command respect. I should therefore expect, of course, that whoever is in charge of the investigation would agree with me with regard to the accountant and consult with me with regard to those who were to do any of the actual investigating. In work of this kind men must be unfettered and must not play favorites."

PLYMOUTH CHURCH RELICS ARE BURNED

Henry Ward Beecher Manuscripts Lost in Flames That Menace Historic Edifice.

LECTURE ROOM WIPED OUT

Midnight Fire Starts in Sunday School and Threaten Church Despite Three Alarms.

Manuscripts and mementoes written and collected by Henry Ward Beecher during his pastorate of Plymouth Church, Brooklyn, one of the most famous church edifices in the United States, were destroyed early this morning when flames swept the church. At 2:30 o'clock this morning with a great force of fire-fighting apparatus called from all parts of Brooklyn to combat the fire, working at top speed, it appeared that Plymouth Church was doomed, but a half hour later the fire was under control and had not reached the main building.

Among the priceless relics of the famous preacher, which were reported destroyed, seemingly even before the fire itself had been discovered, were a number of sermons in Dr. Beecher's own hand. Many of them were the original drafts of the preacher's thunderous outbursts just before and during the Civil War.

It was just before midnight when the flames in the church were discovered. At that hour a man on his way home from a theatre in Manhattan passed along Hicks Street, and as he came abreast of the church grounds, which extend along Hicks Street and abut on Orange and Cranberry Streets, he saw smoke curling from a window of the basement of the Sunday school building. This is a four-story brick structure directly to the rear of the church itself.

While the man paused to investigate one of the window panes bulged out and cracked beneath the heat. A trinkle of flame came in the wake of the jingling glass. Without further wait, the passer-by darted for a firebox.

With the arrival of the first of the fire-fighters it was seen that the flames had gained great headway in the Sunday school building, and the firemen turned all their efforts to an attempt to save the historic church itself.

Fanned by a stiff wind the fire made steady progress and another call for fire-fighting apparatus was flashed into Fire Headquarters. This call brought Deputy Chief "Smoky Joe" Martin, and when he took command he ordered all efforts concentrated on the fight to hold the flames from penetrating the church.

But the flames had grown beyond such control and the long tongues threatened to leap to the church proper. With this new and greater fight to make, Chief Martin called for a third alarm.

While the firemen battled desperately to win the fight, word that Plymouth Church, the largest Protestant congregation in Brooklyn, was afire spread quickly. Hundreds from the neighborhood, including many of those who regularly worship at the church, flocked to the scene.

The gathering of this throng threatened to hamper the work of the firemen and the reserves from the Poplar Street Station were sent for. They came hurrying around on the double-quick, and the hundreds of curious were formed several blocks away.

Working in close to the fiercely burning fire, Martin's men traced the origin of the blaze to the basement of the Sunday school building. A hasty judgment of its cause was that a boiler located there had become overheated and in some manner started the fire.

Between the Sunday school structure and the main body of the church, but attached to the latter, was the lecture room. It was here that the famous rel-

Continued on Page Five.

HELD UP AND SLAIN IN CENTRAL PARK

Victim Shouted for Help, Bandits Fired and Then Crushed His Skull.

POLICE SAW THEM RUN OFF

Sailor Who Witnessed Tragedy Describes Scene Near 72d Street Entrance.

A man believed to be Frank Barbor, 48 years old, of 60 Seventh Avenue was held up in Central Park, near the entrance at Central Park West and Seventy-second Street, by three men, soon after last midnight. One of the highwaymen fired a shot when the man refused to obey the command of "hands up," and in a scuffle which followed the victim was shot through the shoulder and then killed by a blow on the head.

The hold-up and murder were witnessed by Charles J. Becker, a sailor from the battleship Arizona. He saw the men approach and ask for a match as their victim sat on a bench 200 feet from the entrance. Becker, however, saw none of the robbers strike the man. One, he said, a tall man wearing a tan raincoat, fired a shot at Barbor's head. Then, he reported, the three men escaped by running east through the park.

The flight of three men through the Park immediately after the hold-up was verified by Policeman Walter Brown of the Traffic Squad, who was standing near the West Drive in the Park. The men, he said, all wore caps and were running eastward across the greensward. He made no attempt to intercept them.

Policeman Hears No Shot.

The policeman said he had not heard the pistol shot and did not suspect the men were concerned in a hold-up. A guest of the Majestic Hotel, however, had telephoned to the clerk that he, looking from his room, had seen the flash of a pistol and the next second heard a report. The clerk had telephoned for an ambulance to the Knickerbocker Hospital before Becker, told chauffeurs in front of the hotel of the hold-up and shooting. Detectives who were sent to the scene were puzzled at the policeman's statement.

According to Becker, he was walking through the Park when he saw three young men approach the victim of the hold-up. As he came abreast of the four men, he heard the tallest of the highwaymen ask for a match.

"The man on the bench began to fumble in his clothes," Becker told detectives, and I said: 'Never mind, buddy; I'll give them a match.' Just then the tallest fellow, who wore a tan raincoat, said to the man: 'Throw up your hands.'

"I was about to hand the tall fellow a match, but when he said that I looked over and saw, from the light of one of the park lamps, that the tall fellow was pointing a pistol at the head of the man, who jumped up from the bench.

"'I won't let you rob me,' the man said to the fellow with the gun. 'I refuse to hold up my hands.'

"I had thrown up my hands," continued Becker, "in my excitement grabbing my hat off my head and holding that in the air, too.

Pistol Flashes; Victim Falls.

"Then there was a flash from the pistol, and I saw the man fall on the ground. I was sure he was shot through the head, because the pistol was on a direct line with his mouth."

Becker then said he waited with his hands still in the air until the three hold-up men ran away. Then he started for the entrance at Central Park West and Seventy-second Street to get a

Continued on Page Six.

35% ADDED TO LABOR COST

Twelve Manufacturers in Bureau That Regulated All Contract Charges.

ONE FINED FOR A LOW BID

Builders Tell of Paying $5,000 and $3,000 to End Strikes.

UNTERMYER ANGERS WHALEN

Commissioner, Questioned About Ash Removal Contracts, Threatens to Sue Counsel.

A combination of twelve concrete fireproof material manufacturers who fixed prices and profits through a central bureau was bared yesterday by Samuel Untermyer, counsel to the Lockwood committee, at the committee's session in the City Hall.

Roswell Easton, head of the Easton Fireproofing Construction Company, said that the Concrete Fireproof Association, made up of twelve fireproofing concerns, formed the Concrete Fireproofing Estimating Bureau, which gave the members estimates on work. Under penalty of fine, he said, members of the estimating bureau, whose $2,000 capital stock was owned by the association, were not permitted to charge less than 35 per cent. profit on a $500 job, not less than 30 per cent. on a job between $500 and $1,000 and not less than 25 per cent on jobs between $1,000 and $5,000. Above $5,000, percentage of profits was to be added at the will of the contractor.

Easton admitted that Arthur Greenfield, one of the members, was fined $300 by way of disciplining him for being too low on a contract. A form of contract was adopted which was attached by the member of the organization to all contracts.

An ingenious arrangement was entered into whereby the members who did little business received a larger share of the dividends of the estimating bureau than the more successful contractors. This is the way the arrangement worked: The bureau had three "supervisors" each month. The contractors paid into the bureau 2½ per cent. on their gross contracts. At the end of the year it was provided that the "supervisors" be paid in inverse proportion to the contracts they received. Those doing the greatest amount of business were to receive the lowest share and those doing the lowest business were to receive the greatest share.

Developments at Hearing.

Among the other developments yesterday were:

An attempt by Martin Conboy, counsel to the Builders' Supply Bureau of which John A. McCarthy is a member, to prevent the examination of books and papers produced by Catherine O'Dea, the bureau's bookkeeper and stenographer.

An altercation between Mr. Untermyer and Grover Whalen, Commissioner of Plant and Structures, during Mr. Whalen's testimony concerning a half interest he formerly had in Holland & Co., which had a contract with the city to remove ashes. Mr. Whalen said he gave his share to Mr. Holland in August, 1917, when he entered the Mayoralty campaign, because it was unprofitable, and that he did not cancel the co-partnership agreement with James P. Holland nor did he wind up his affairs with Holland by written agreement.

Testimony of Frank E. O'Reilly, former Magistrate in the Ewen Street Police Court, that Mayor Hylan practiced in the court frequently three or four times a week when John T. Hettrick was stenographer there and at the same time Commissioner of Accounts David Hirshfield also practiced there. Mayor Hylan last week said that he was firing or running a locomotive on the Brooklyn Rapid Transit when Hettrick was a stenographer in the Court. The testimony has shown that Hettrick was employed in the Court from 1901 to 1904. Mr. Untermyer introduced into the record evidence that Mayor Hylan was admitted to the bar in 1897, and his statement that he served for three years prior to that time in a law office.

More Payments to Brindell.

Further bribes of $8,000 to Robert P. Brindell, head of the Building Trades Council, were testified to by two builders, Joseph Paterno and Max Aronson.

Evidence was adduced that Hettrick had an extensive account in the bank of Clarke Bros., and that he made large payments to depositors in the Colonial Bank.

In his testimony Mr. Easton explained that through affiliation with the Master League of Cement Workers the members of his organization were members of the Building Trades Employers' Association. The members of the Concrete Fireproofers' Association, according to the witness, are R. E. Carrick, Costello Concrete Construction Company, Easton Fireproofing Corporation, Arthur Greenfield, Inc., Knickerbocker Fireproofing Company, J. Creasy Company, Lehigh Fireproofing Company, Master Construction Company, Patrowsky and Knopp, Reana Fireproof Company, Smith Concrete Construction Company and the Standard Arch Company.

Monthly meetings were held at the Building Trades Employers' Association.

$50,000,000 Bank, to Lend on Securities, Considered in Wall St.; Vogel May Head It

The formation of a new bank with paid-in capital and surplus amounting to $50,000,000 is being discussed in certain banking and business circles of the Wall Street district. The plan, which has not advanced beyond a tentative stage, is in the hands of a half dozen men of means who believe that the time is opportune for establishing a bank whose principal function will be the financing of transactions in securities. The bank will make a specialty of call and time loans on securities as collateral.

Martin Vogel, Assistant Treasurer of the United States, it was learned yesterday, has been asked to examine into the possibilities of such a bank, and the sponsors of the plan intend to invite him to be President in case the bank is organized. Mr. Vogel declined to comment on the proposal, except to state that the matter had been brought to his attention. He refrained from naming any of the men who are back of it.

Little could be learned outside of the fact that a "call and time loan" bank was under discussion, but it was supposed that men more directly interested in the affairs of several large corporations than in commercial banking were supporting the plan.

The steel, copper, rubber and other producing concerns are, at times, heavy lenders of call money. During the seasons when their working capital is not invested in raw materials, or in periods of the year when cash is flowing into their treasuries for goods and materials sold, many of the industrial companies put out their funds for temporary use in the stock and bond markets.

These lenders usually act through the banks where they have their deposits and in some quarters it is considered logical that the controlling forces in certain corporations would desire to have an interest in a bank whose chief endeavor was to meet the demand for call and fixed-period money.

It seems probable that the final decision about the bank will be determined in part by developments in procedure of financing business on the Stock Exchange. The Exchange recently put into operation a system, through the Stock Clearing Corporation, which reduces the turnover of loans on securities.

Prior to the establishment of the corporation it was made clear by Stock Exchange authorities that the credit situation and other factors made preferable a medium for reducing the daily payment of old loans and the making of new ones without going to the extreme of the European method of settlements every fortnight. Should the Exchange, in co-operation with bankers, decide in the next few months that a method approximating the fortnightly settlement could be put into effect here, it is deemed possible that the idea of the new bank would be abandoned.

Mr. Vogel has announced his intention of remaining in his present office until the Sub-Treasury at New York is closed. This is expected to occur around Jan. 1.

said Easton. The Concrete Fireproofers' Association was formed in 1918, he said, and the Estimating Bureau was formed in June, 1919, with a salaried manager at the head. Easton said he was President of the Concrete Fireproofers' Association. The membership of both organizations was identical, he added. Edward Eisenacher is President of the Estimating Bureau.

The "legal architect" of the structure, said the witness, was Joseph A. Byrne, a lawyer of 87 Nassau Street, in consultation with Grant C. Fox. There were twelve fireproofers in the association and twenty-two not members of it, he volunteered. Mr. Untermyer said this would not affect the legal status of the organization.

Didn't Think Contract Peculiar.

Mr. Easton said the fact that the twelve men in the association made a contract with themselves as a bureau was not "peculiar."

Taking up the minutes of a meeting of the association, held on Sept. 20, 1916, it appeared that the Executive Committee held a meeting and decided to draw up a rider to be attached to all contracts. The rider stated that the same methods of payment were to be exacted of customers by the members of the association.

The minutes of Oct. 4, 1916, showed that the members were ordered to observe the riders attached to contracts and to report to the association the names of contractors who asked for bids, but who rejected them and did the work themselves. The witness said that his association wanted to avoid the expenditure of large sums of money for companies who obtained estimates and then failed to give out the work, but did it themselves.

Mr. Easton did not think this action restrained competition. He was asked whether it was meant to outlaw the concerns in question and he replied that his members did not care to estimate for those concerns any more.

Referring to the meeting on Feb. 6, 1918, Mr. Untermyer asked the witness to read the resolution adopted. Mr. Easton read the following:

"It is the sense of this association that in all work contracted for by members of this association on a percentage basis, the following minimum percentages, which include overhead and profit, are to be charged in addition to the actual cost, which consists of the cost of labor, materials, plus insurance. Cost, as above, up to $500 inclusive, add 35 per cent.; $500 to $1,000 inclusive, add 30 per cent.; $1,000 to $5,000 inclusive, add 25 per cent. Over $5,000, percentage to be added at option."

Q.—That is on jobs over $5,000 you left it to your members to say how much they could get out of it, but under $5,000 this was the regulation? A.—That was passed.

Q.—That you do not think was anything in the nature of a combination on prices? A.—No, sir.

Charge for Supplying Labor.

Q.—Go on and read the rest, "in figuring labor"—. A.—"It is the sense of this association when its members contract with general contractors, or other sub-contractors, or with owners to furnish only labor on any construction, the minimum charge for supplying this labor is to be computed as follows: Payroll, plus insurance, plus 35 per cent."—

Q.—Plus 35 per cent. a pretty stiff charge on labor? A.—No, sir; that is about equal to an original percentage on labor and materials.

Q.—Thirty-five per cent. advance on labor, and that you did not think was an agreement on prices? A.—No, sir, so long as it has not been done.

Q.—Well, now, is that your excuse? My question was a fair question. Don't you think— Oh, by the way, talking about your statement that there was no penalty, didn't you start off by requiring a bond from each man? A.—A bond in the association?

Q.—A bond, yes, for the performance of his obligation. A.—Yes, sir.

Q.—You forgot about it? A.—Yes, sir. I apologize. Can I make an explanation?

Q.—Certainly, every time. A.—All these things have grown out of existence ever since our Bureau of Estimating has been in vogue.

The plan for the establishment of the Estimating Bureau was suggested by himself, the witness said, and it was decided to look into the idea at a meeting held April 2, 1919. He said that he took the full responsibility for it, but Mr. Untermyer interjected to say that his fellow-members would have to take their share of the blame for the organization.

The reason he thought of an estimating bureau, said Easton, was that the twelve members had twelve estimators costing a total of $50,000 in salaries, and he thought there would be a great saving in cost of the work if estimating for the contractors were done by one central organization.

One Contractor Fined.

Minutes of the Executive Committee were then read disclosing that Arthur Greenfield had been fined $500 "for taking a contract for the theatre in West Forty-second and Forty-third Streets below the 10 per cent. limit as set forth in the rules of the association."

Q.—I suppose that, too, was done to protect Greenfield? A.—To protect Greenfield?

Q.—Yes. A.—To protect the association.

Q.—To protect the association against what, against Greenfield? A.—Against a member in the association taking a contract for labor, material, insurance on the job, plus 10 per cent. overhead charge.

Q.—You have not understood my question. The intention of that was to discipline Mr. Greenfield for making a contract too low, wasn't it? A.—It was.

Q.—And that you think was perfectly proper? A.—I think it was.

Q.—That is what you call free competition? A.—Yes, I will explain that. Let me explain that.

Q.—Go ahead. Take another chance. A.—There was no penalty attached to it; if he never paid the fine there was no way we could ever collect it.

Q.—How about the bond; what about the bond? A.—The bond is in the association. This is a bureau matter.

Q.—What about the five-thousand-dollar bond from this man? A.—Look on the records, you will see that the bonds were never taken out and rescinded; the contract was changed; no bond was ever put out.

There was read into the record an agreement between the Concrete Fireproofers' Estimating Bureau and the Concrete Fireproofers' Association by which the members of the association agreed to have the bureau do their estimating for 2½ per cent. of the cost of the contract.

How Costs Were Estimated.

The costs to be reckoned by the contractors were contained in the following articles of the agreement, and particularly interested Mr. Untermyer:

"Sixth—Members of the party of the second part (or their firms), bidding upon any or all of the items listed in the recapitulation of the party of the first part, in submitting their bid or bids, may add thereto whatever sum or sums they desire for overhead and profit, but in no case shall they add less than 10 per cent. to the total cost price, including said 2½ per cent., as contained in said recapitulation.

"Seventh—Additional work on the same job, not included in the original contract, shall not be done by any members of the party of the second part, or his firm, for less than the cost, to be figured by the party of the first part, plus the 2½ per cent. thereon to be paid to the party of the first part, as hereinbefore provided, plus the overhead and profit of said member, or his firm, which in no event shall be less than 10 per cent. of the total cost, including the 2½ per cent. This provision is not to apply, however, to additional work costing less than $500.

"Eighth—Any job upon which a member of the party of the second part, or his firm, is asked to figure without competition, shall not be figured on by the party of the first part hereunder, nor shall the terms of this agreement in any way affect said figuring, and no sum shall be due, payable to the party of the first part thereon.

"Ninth—If any member of the party of the second part or his firm fails to comply with the terms of this agreement, other than the provision for the payment of the 2½ per cent., said member or his firm shall be liable for a sum imposed upon him or it by the Board of Directors of the party of the first part for non-compliance, which sum shall not exceed $1,000, and which sum said member or his firm will be obligated to pay to the party of the first part. The said members and their firms waive all defenses they may have against the payment of any sum or sums herein provided for."

Insists It Is "Voluntary" Bureau.

Q.—You have heard that read, have you not, and you still say this is a voluntary estimating bureau, do you? A.—I think it is perfectly all right myself.

Q.—Don't you see a member is subject to a $5,000 fine? A.—Yes, as long as he wants to remain in.

Q.—As long as he is in he has got to take his estimates from the bureau, and if he does not he is subject to a $5,000 fine? A.—Or not on.

Q.—That is what you call a voluntary estimating bureau? A.—I do.

The by-laws, which were then referred to, showed that the supervisors of the association were to be paid at the end of the year in inverse ratio to their business, but that if any man's share went above $10,000 the remainder was to be divided among the other supervisors.

The bureau estimated on $5,000,000 in seventeen and a half months, said the witness, and Mr. Untermyer calculated that paying into the bureau at the rate of 2½ per cent. of contracts, $125,000 was due the bureau. Mr. Easton said the amount paid the bureau was reduced in March, 1919, to a sliding scale of from 2½ to ½ per cent.

Taking up the estimate made for the George A. Fuller Company, on the fireproofing for the annex to the Hotel Plaza, it appeared that the Easton Fireproofing Company's estimate for the work was $152,250, that the Estimating Bureau made the estimate $144,000 and that the contract was taken by Mr. Easton for $134,000.

Objected to Inspection of Books.

During Miss O'Dea's examination Leonard Wallstein, associated with Mr. Untermyer on the committee, started to look through one of the books. Mr. Conboy objected and said that before he permitted an examination of the books privately he would carry the matter to the highest courts. He had no objection to an examination of Miss O'Dea concerning the books. The manner in which the books will be used will be decided between Mr. Conboy and Mr. Untermyer.

Mr. Whalen was the second witness of the day. He followed Commissioner of Accounts Hirshfield, who testified that he did not know Hettrick intimately when he practiced in the old Ewen Street Court. He said he has known Mayor Hylan since 1904.

Mr. Untermyer's first questions of Mr. Whalen concerned the ash removal contract on Broadway below Canal Street. Mr. Whalen said he was formerly connected with the firm of Holland & Co., which had a contract for cleaning between the tracks of the New York Railway Company from Fourteenth Street to the Battery.

"And did they have a contract for ash removal?" asked Mr. Untermyer. "They did not," replied Whalen. He said he knew nothing of a firm that had the contract for the removal of ashes up to Canal Street.

Mr. Whalen had no personal knowledge of the fact that the city was paying about $400,000 for having ashes removed from the Court House site after the city once paid to clear it. He thought, however, that the Court House site was a proper dumping ground because the health of the city demanded it, as there was no place to dump aches below Canal Street in the severe Winter two years ago.

Ash Removal Contract.

Mr. Untermyer finally obtained a statement from the witness that the Holland Company, in which he formerly had a half share, also had a contract to remove ashes from Fourteenth Street to the Battery. He said the same company that had the railway contract had the city contract.

Q.—Who were they? A.—Holland & Co. were a firm composed of Edward Holland and my father, Michael H. Whalen, fourteen years ago.

Q.—That is what I thought. After your father died who was interested in Holland & Co.? A.—Edward B. Holland and myself.

Q.—That is what I supposed. You see, we are getting pretty close, are we not? Now, then, this firm of Holland & Co. had the contract for ash removal from Fourteenth Street to the Battery, hadn't they? A.—They had.

Q.—And this is the firm that dumped those ashes into the Court House site? A.—I don't know; I have not any knowledge of it.

At one point early in his examination Mr. Whalen said he would not "make any assumptions," and asked Mr. Untermyer to "do the same." The lawyer suggested that Whalen "be a little less impertinent." The reason the ashes were dumped in the Court House site was because there was no other dumping place below Canal Street, said Whalen.

Whalen insisted that he knew nothing about the ash removal contract, and when asked if he was interested in it he leaned toward Mr. Untermyer and his eyes flashed as he declared emphatically, "Not a bit, not a bit, and I want you to prove it."

"Hold on," began Mr. Untermyer.

Mr. Whalen shouted, "I am not going to permit you to insinuate here—" and Mr. Untermyer interrupted to ask again whether he was interested in the ash removal contract.

Whalen brought his fist down on the table before him with a bang and declared, "I was not, and that is clear English."

Q.—That is plain English, and you have said so. You see, I am acting on information. A.—You are not going to besmirch my character with any information that you get.

Q.—Nobody is besmirching you. A.—Then don't insinuate.

Q.—You are asked questions, and you had better answer them. A.—I will answer.

Q.—Please do so; that is all we ask. Asking you a question does not besmirch your character; it is only for the facts. A.—You have a graceful way of doing that.

Q.—I don't want any discussions with you. We will have a perfectly pleasant one some other time. A.—Not with you.

Q.—No, I don't think, from what I know, you will. A.—No, you bet we won't.

Q.—I don't think your anxiety on that is any greater than mine. A.—It is mutual.

Q.—It has become mutual very suddenly. A.—Very suddenly.

Q.—On your part? A.—Not on mine.

The witness said that Holland & Co. had only five trucks, and said that if they had done the work of placing the ashes in the Court House site it would have taken many months.

Firm Out of Business.

He said that he inherited one-quarter interest in the company from his father, Michael Whalen, who died fourteen years ago, and that with the one-quarter he had at the time he came into a half share of the business. When he decided to go into the 1918 political campaign, he added, he turned back his interest to Holland, but made no papers over to him. He merely had a mutual agreement with Mr. Holland, he said, and, as the business was not profitable, he did not take any further interest in it. Mr. Holland, he said, went out of business about six months ago, and has no successor.

The firm, said Whalen, owned a building on West Street, "plastered with mortgages," and at one time had fifteen trucks and a quantity of street-cleaning paraphernalia. When he left the company, he said, there was no equity left, as the debts of the concern were very large.

The contract Holland & Co. had with the city, said Whalen, was revocable at two days' notice, but the company kept it "very foolishly." The income of the company was $55 a day for cleaning the street and the removal of ashes, and $12,000 a year from the railroad company. He said the contract was not changed in twenty-five years, although labor and material went up during that time.

Whalen said he gave his equity to Holland "because there was nothing there." He said that Mr. Holland could furnish other details of the business—the debts, bank balances, &c. Mr. Untermyer asked the witness whether he did not write any cancellation across his agreement with Holland when his co-partnership was canceled. Whalen said he did not.

Assemblyman Thomas J. McWhinney, a member of the committee, raised a question as to whether the examination of Commissioner Whalen on the ash contract and the dumping of the ashes on the Court House site was germane to the housing inquiry. Mr. Untermyer replied that if it appeared that the dumping was done "in the interest of a city official under cover," it was germane.

Mr. Whalen Serves Notice.

Mr. Whalen half arose from his seat and, shaking his finger toward Mr. Untermyer, declared hotly: "I am going to serve notice on you now if you make any further insinuations I am going to sue you for libel for anything that you say."

"I will be very glad to be sued for libel on this matter," retorted Mr. Untermyer.

"And I would be very glad to sue you and take some of your money away from you," said Whalen.

"That is all right," Mr. Untermyer said. "My money has not been made out of the city."

"Neither has mine," Whalen shouted, adding: "I would not want mine made where yours was."

The witness was then excused and said he would be glad to return at any time.

Max Aronson, a cloak and suit operator, who is erecting a building at 229 to 239 West Thirty-sixth Street, told the committee that he paid Brindell $5,000 after the work was stopped by Richard Pike, delegate of the engineers, who called off the engineer on the job. He said that he offered Brindell $1,000, and Brindell said that his own prices would "stagger" Aronson. Asked by Aronson whether he was not "afraid" of taking money in that way, Brindell declared he was not "afraid of anybody."

Directly the money was paid, Aronson said, Brindell telephoned to Pike and the work was started again. Aronson said he also had to pay $350 to the bricklayers who demanded that as they were innocent of any desire to stop work but had to stop because the hoisting engineer left his post, they were entitled to pay for their idle time.

Joseph Paterno, builder of $100,000,000 worth of apartment houses in the city, told of paying $5,000 to Chapman, one of Brindell's delegates, in the presence of Jeremiah Murphy, a plumbing contractor. The original demand was for $10,000. The excuse for stopping two of his jobs, he said, was that he was not using Council men.

Said It Was Like a Holdup.

When he showed that he was using Council men, the walking delegates, Pike and Chapman, said that he was using open shop iron erectors. Paterno pointed out that all builders had to use open shop iron erectors and the delegates then admitted that what they wanted was money.

"It was just like a man holding you up with a gun," said the witness.

John Ciancini, an interpreter in the Ewen Street Court, testified that he saw Hettrick in the court and that Mayor Hylan came in "now and then." W. A. Weir, Assistant Court Clerk, also said that Mr. Hylan came there occasionally between 1900 and 1904. After Weir's statement Mr. Untermyer produced for the record papers showing that Mayor Hylan was admitted to the bar on Oct. 26, 1897, and that prior to that he had served the required three years in a law office. He said he was submitting the facts in connection with the Mayor's statement that he did not practice in the old Ewen Street Court when Hettrick was there.

In her testimony Miss O'Dea said the following firms were members of the Builder's Supply Bureau: Bell & Kulcullan, the Darrow Company, the Empire Brick and Supply Company, John T. Cain Company, Krider Building Material Company, Murthe and Schmohl Company, Noonan Building Material Company, the Philbrick Company, Standard Brick and Supply Company, Theodore C. Wood, Frank E. Wise & Son, and John A. McCarthy Company.

The mention of the last contractor, friend and former business associate of Charles F. Murphy, caused a ripple of amusement as the witness mentioned it last and asked innocently, "Have I mentioned Mr. McCarthy?" She said she was trying to give the names in regular order.

Miss O'Dea's testimony was cut short by the adjournment, and she will continue this morning.

E. C. BENEDICT DIES IN HIS 87TH YEAR

Continued from Page 1, Column 2.

to do something of that kind to save my life. So for many years I have kept a yacht and found that fresh air and sunshine are important factors in the prolonging of life."

Of recent years his favorite cruises were to South American ports and the West Indies and Bahamas. One of his favorite cruises was up the Amazon River, much of which he explored, on several occasions going more than 1,000 miles up the stream. He owned several large steam yachts at various times, one of the best known of which was the old Oneida, in which he cruised more than 275,000 miles. The yacht Oneida that he owned at the time of his death was 199 feet long, with a beam of 24 feet, and carried a complete wireless outfit and a crew of thirty-five.

In addition to his home at 10 West Fifty-first Street, Commodore Benedict owned an estate at Indian Harbor, Greenwich, Conn., which was once the site of the Americus Club, and where he spent much of his time for many years.

Friend of Cleveland and Jefferson.

Two great friends of the Commodore were Grover Cleveland and Joseph Jefferson. Many a day the President, the banker and the actor spent bobbing up and down along the coast with three fishing lines trailing from their craft. Sometimes Rear Admiral Bob Evans used to come over from gun practice at Provincetown to fish with the trio in Buzzards Bay.

Neither the Commodore, Jefferson nor "Fighting Bob" Evans was an Isaac Walton, and they looked upon Cleveland as the expert fisherman. On all questions as to fishing Commodore Benedict used to give Cleveland as the authority.

To illustrate the fishing ability of "Dear Old Joe," as he called Jefferson, the Commodore told this story: "As soon as he would get a nibble, he would yank in his line, and, of course, there was nothing on it but the empty hook. It used to make Admiral Evans impatient.

"'Don't yank 'em so,' the Admiral yelled one day.

"'But,' Jefferson answered in a hurt tone, 'He yanked me first.'"

During 1914 he gave a memorial hospital costing $125,000 to that city on condition that two other hospitals were given up. This was to be known as the Benedict Memorial Hospital. He was also for many years a Trustee of the New York Homeopathic Medical College and Hospital and a Director of the New York Ophthalmic Hospital, of which he was Treasurer for more than twenty-five years.

Commodore Benedict was a member of the Manhattan, Players, City, New York Yacht, Seawanhaka-Corinthian, American and several other yacht clubs.

In 1859 he married Miss Sarah C. Hart, daughter of the late Lucius Hart of this city.

Commodore Benedict left three daughters, Mrs. Ramsey Turnbull of Bernardsville, N. J.; Mrs. Thomas Hastings of Westbury, L. I., and Mrs. Clifford B. Harmon, who lives at Indian Harbor. His son, Frederick Hart Benedict, was killed in an automobile accident in October, 1901.

WAIT ON AMERICA FOR LEAGUE CHANGES

By EDWIN L. JAMES.

Continued from Page 1, Column 3.

greater publicity be given to the means by which results and conclusions are achieved. I am such a revolutionary that I trust the Council will even hold some real debates in public."

Lord Robert also spurred the Council on the Polish-Lithuanian negotiations. He said he was tired of reports and denials from one side and the other. The Council must surely be acquainted with the real facts. It was well known that there was not entire harmony, but only good could result from publication of the facts. After Lord Robert's speech President Hymans announced that the facts would be published.

George Nicoll Barnes, the English labor leader, then prodded the Council in a manner which promised international revelations. He said:

"I feel that I must request the Council to furnish the Assembly full information as to the reasons which induced them to refrain from trying to prevent hostilities between Poland and Soviet Russia last Spring and to recommend to their earnest attention the possibility of hostilities being renewed in the coming year."

The charge has been frequently made that the French were backing the Poles against the Reds and that this was the reason why the Council did not act. Mr. Barnes, as a representative of the workers of England, wants to make it plain, if trouble begins again in the Spring, whose fault it is. It may be mentioned that with the resumption of commercial relations between Russia and Great Britain the economic weapon in the quarter becomes once more available to the Council.

Mr. Barnes wanted to push his motion today, but agreed to wait in order to give time for the Council to reply.

Delegate Millen Australia announced his intention of proposing on Thursday a motion for a public debate on the protest sent by Germany to the Secretary General with regard to the distribution of her former colonies.

Van Karnebeek of Holland said that the League needed stricter rules with regard to the registration of treaties, and he wanted a close examination of the question as to whether a treaty is valid until it is registered with the League. His inquiries evidently arose from the fact that the Franco-Belgian military agreement has not yet been filed with the League. It was finally decided that the question should be submitted to a committee of jurists before the next meeting.

There will be no session of the Assembly tomorrow. The reason is that the Council wants time to catch up with its work.

The covenant gives the Council many absolute powers, but it also gives the Assembly many powers, the most important of which appears to be the unexpressed one of calling on the Council for its secrets. This has become more and more embarrassing to the Council.

In an interview Ignace Paderewski denied the charge which has been made by the Lithuanians that regular Polish troops were fighting alongside Zeligouski's irregulars at Vilna. No troops under the command of the Polish Commander in Chief, Paderewski said, had joined Zeligouski, and such troops were not anywhere in conflict with the Lithuanians. Paderewski added that there was no danger of a clash between the Poles and the forces which are to be sent by the League to Vilna.

Among these troops, Ambassador Quinones de Leon of Spain says, there will be two companies of the Spanish Army, thus contradicting the rumor which had spread that Spain would not take part.

Committee on Armenia Named.

GENEVA, Nov. 23 (Associated Press).—The make-up of the committee to examine into the details of the proposed intervention of the League in the Armenian situation was announced today by the Chairman of the Assembly. The committee comprises Lord Robert Cecil, Senator Henri La Fontaine of Belgium, Dr. Fridtjof Nansen of Norway, Honoria Pueyrredon of Argentina, René Viviani of France and Signor Scharoi of Italy.

The Committee on the International Court decided to send a letter of thanks and congratulations to Elihu Root and other delegates of the Hague Conference. This is as far as the members have got in their work.

The Council of the League has decided to invite the Scandinavian countries to participate in policing the plebiscite territories of Vilna by each sending 100 men there.

It is announced from a semi-official source that it is nearly certain that Bulgaria, Austria, Albania, Finland and Luxemburg will be admitted to the League. On the other hand, it is said that the commission deems it better at present not to admit States which formerly formed a part of Russia and have not yet been officially recognized.

News of the application of Montenegro for membership in the League leaked out today. No information was given on the subject by the Secretariat of the League. This eleventh-hour application necessarily will come up on the floor of the Assembly before being referred to the committee.

The Secretariat communicated to the Assembly a telegram from the National Ukrainian Committee in the United States. The communication asks the League to respect the rights of the Ukrainian nationals in Europe by obliging the Polish troops to evacuate Ukrainian territory and the Rumanian troops to evacuate Bukowina, and also asks recognition of the Ukrainian Republic.

SAYS DISARMING WAITS ON US.

No Reduction, Wellington Koo Holds, Until We Join League.

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GENEVA, Nov. 23.—The United States is holding up world disarmament and no steps will be possible for the reduction of armament until America has joined the League, said Dr. Wellington Koo, the Chinese Minister to England, in an interview this morning.

"I find that the representatives here ardently desire the United States to join the League," said the Chinese diplomat. "We have no objections to making reservations and even believe that a blanket reservation covering the whole covenant such as the United States made at the Hague Tribunal would be accepted.

"The presence of the United States is necessary for the success of the League. America is one of the most powerful States in the world and it enjoys a particular position of trust in the eyes of all people. Practically nothing can be done for the reduction of armaments or on questions like Armenia unless America associates herself with the League.

"Chinese public opinion insists that the Shantung question be brought up, but the Chinese Government and the League delegation have not decided that the time is opportune. We are not selfish in our desire for a League, fully strengthened and organized, and would not jeopardize the situation by forcing the issue, at such a critical moment, of such a vital question."

BRITISH HELP FOR ARMENIA.

Lloyd George Tells Commons That Munitions Have Been Sent.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 22.—Premier Lloyd George in the House of Commons today said that the Government had given assistance to Armenia for defense against the attacks of the Turkish Nationalists.

Consignments including 25,000 rifles, 1,000 tons of oil fuel and various kinds of munitions, he said, had been dispatched by the Government. A further consignment had been sanctioned at the beginning of the present month, but the sudden collapse of Armenia rendered its dispatch undesirable.

PROTEST VIVIANI PLAN.

American Committee for Armenian Independence Sends Message.

A protest against the proposal of Rene Viviani, France's spokesman in the League of Nations Assembly, that negotiations concerning Armenian affairs be started with Mustapha Kemal, was sent yesterday to Paul Hyams, President of the Assembly, by the American Committee for Armenian Independence.

The message, which was dispatched from the committee's national headquarters here, declared that such negotiations would be tantamount to a recognition by the League of the Turkish Nationalist leader's government.

CRAIG REFUSES AID IN CITY'S INQUIRY

Declines to Furnish Evidence Regarding Contracts to the Corporation Counsel.

HIS AUDIT POWER MENACED

Untermyer's Co-operation in Doubt —Meier Steinbrink Appointed Associate Counsel in Investigation.

The proposed investigation of the Board of Estimate into alleged collusive bidding on city contracts struck at least two obstacles yesterday. Controller Charles L. Craig, who has been against the inquiry from the start, declined to furnish Corporation Counsel John P. O'Brien with evidence in his possession and charged that the investigation was designed to strike a blow at the Controller's power of audit and to strip him of power in the investigation he is now conducting.

Controller Craig charged that the Corporation Counsel had refused to give him an opinion regarding the disposition of unexpended balances of appropriations on contracts and declared that he could not overlook the fact that the Corporation Counsel was acting in hostility to the Controller in certain proceedings in the Supreme Court as counsel for the Board of Education.

The second obstacle was the refusal of Samuel Untermyer, counsel of the Lockwood Committee, to indicate whether he would co-operate with the Board of Estimate investigation. Corporation Counsel O'Brien and Assistant Corporation Counsel William B. Carswell, who will be in immediate charge of the investigation, called on Mr. Untermyer at City Hall just after the adjournment of the hearing of the Lockwood Committee.

Mr. Untermyer said later that Mr. O'Brien and Mr. Carswell had turned over to him a number of papers relating to the city inquiry, including the drafts of affidavits and agreements it is proposed to exact of contractors doing business with the city, with a view to getting his approval. Mr. Untermyer said he had not committed himself, but had taken the matter under consideration. He intimated that it was unlikely that he would consent to have anything to do in the way of co-operating with the city inquiry.

Steinbrink to Aid Inquiry.

Meier Steinbrink of Brooklyn, a Republican lawyer who was associated with Charles E. Hughes in the aircraft investigation, was named by Mayor Hylan as associate counsel in the city inquiry upon request of F. H. LaGuardia, President of the Board of Aldermen.

Controller Craig's announcement of his hostility toward the Board of Estimate investigation was considered of importance, in addition to his power to hamper the inquiry by withholding documents he is using in his own investigation. With the Controller hostile, it was pointed out, Democratic control of the Board of Estimate is gone, even if Mayor Hylan is able to control all four Democratic Borough Presidents, which is regarded as doubtful. Controller Craig, with three votes, and President of the Board of Aldermen LaGuardia and Henry H. Curran, Borough President of Manhattan, the two Republican members, with three and two votes respectively, have exactly half the voting power on the board.

Controller Craig's Letter.

Controller Craig's letter to Corporation Counsel O'Brien indicated a hostility to the board's investigation that is not likely to be lessened. The letter follows:

Nov. 23, 1920.

Hon. John P. O'Brien, Corporation Counsel, Municipal Building.

Dear Sir—I have just received at 12:08 o'clock today your letter dated Nov. 22, 1920, in which you state that "on examining various contractors" preparatory to the investigation to be held by the Board of Estimate and Apportionment Nov. 24, at 11 o'clock P. M., you find that in some instances the same contractors have been under examination by me and have been required to submit to me certain documents and records which you now request be delivered to you for the purposes of the investigations that you state you are now conducting in your office. When the Board of Estimate and Apportionment, in spite of my protest, adopted a resolution for its proposed investigation, it was stated that such investigation was to be in public and not in private. I pointed out at the time that the very thing that you proposed to do was to conduct a private investigation in your own office and thereafter exhibit in public before the Board of Estimate and Apportionment such things as you should select for that purpose.

Your letter not only confirms this, but it shows that the first step that you propose to take is to strike a blow at the Controller's power of audit. It is well known to you that for a considerable period I have been exercising the power conferred upon the Controller by the charter to require contractors in whose favor payments are being vouchered by the Borough Presidents, the heads of the Mayor's departments, Board of Education, and others, to submit to examination under oath before the Controller. In the course of such examination various records are required to be produced. Your request would strip the Controller of any power to give effect to the examination that he is conducting by withdrawing from his consideration the evidence available and upon which his responsibilities must be exercised for the protection of the City of New York against unlawful claims.

Not only yourself, but the Mayor, and the various heads of departments appointed by the Mayor, as well as the Borough Presidents, have been very keen to assert that the Controller's powers were so great that they should be exercised to prevent any kind of fraud that may originate in any of these departments under the jurisdiction of the Mayor or the Borough Presidents. Several days ago when you appeared before the Committee on Finance and Budget in connection with a proposed statement to be made by the Mayor, I sought some assistance from you by asking you the direct question whether the Controller has lawful authority to refuse to indorse his certificate upon contracts sent here by the Borough Presidents, Board of Education, and heads of other departments appointed by the Mayor, that there remains an unexpended balance of appropriations that can be applied to the performance of such contracts, where it appears that such contracts have been awarded during the period which it is generally alleged fraudulent and collusive bidding and combinations are operating to the detriment of the city. You refused to give me an answer to that question; and, except as I can answer it upon my own responsibility, it remains unanswered to this day.

In view, therefore, of the very general and marked inclination on the part of the Mayor, the Borough Presidents, and all heads of departments appointed by the Mayor to attempt to shift their responsibilities to the Controller, it seems to me that it will be highly destructive of the public interests to deliver to you the evidence that the Controller has obtained and is now making use of in the performance of his own duties for the protection of the City of New York.

Your attempt to divest the Controller of this evidence at a time when he is deeply immersed in its consideration follows close upon the heels of persistent efforts of like character by the Commissioner of Accounts, who, for several days, up to the time your request was received, had endeavored to possess himself of the evidence that the Controller has procured with respect to contracts made by the Borough Presidents and the departments under the Mayor, including the Board of Education.

I cannot overlook the fact that, as Corporation Counsel, you are now proceeding in actual hostility to the Controller in a certain proceeding now pending in the Supreme Court, where the Board of Education is the petitioner, against the Controller, and you are acting as attorney for the petitioner and in direct disregard of the opinions delivered by your office to the Controller with respect to the very matters now in controversy. Yours very truly, CHARLES L. CRAIG,
Controller.

LaGuardia's Suggestion Accepted.

Mayor Hylan accepted Mr. LaGuardia's suggestion of Mr. Steinbrink as associate counsel for the proposed Board of Estimate investigating with apparent willingness and said the appointment of a prominent Republican would make it doubly certain that the inquiry would be "without fear or favor." In his letter to the Mayor, requesting Mr. Steinbrink's appointment, Mr. LaGuardia said:

"I respectfully beg to submit the name of Meier Steinbrink of, 215 Montague Street, Brooklyn, as associate counsel in the investigation of the Board of Estimate and Apportionment. Mr. Steinbrink desires to have his position fully understood before entering upon his duties, and I therefore submit his letter of even date.

"I am sure you will agree that the conditions submitted by Mr. Steinbrink are in accord with the views expressed by you.

"If this meets with your approval, will you kindly let me know as soon thence work?"

as possible, so that Mr. Steinbrink may immediately make arrangements to com-

The letter of Mr. Steinbrink, referred to, was in reply to one from Mr. LaGuardia, asking if he would accept the appointment.

Mayor Hylan's Reply.

Mayor Hylan's reply to Mr. LaGuardia's suggestion of Mr. Steinbrink's appointment follows:

Office of the Mayor.
November 23, 1920.

Hon. F. H. LaGuardia,
President, Board of Aldermen,
City of New York.

Dear Mr. President: I unhesitatingly accede to your suggestion as to an associate counsel in the person of Mr. Meier Steinbrink. The participation of an associate counsel nominated by you will make doubly certain that the investigation into these contracts will be searching and unsparing and disclose without fear or favor what the truth is with respect to whether any of them are tainted or whether or not there has been any private or official wrongdoing in connection with any of them.

This is as it should be, and as I desire it to be. My sole wish is that the exact truth be developed and, if any guilt be disclosed, that the wrongdoer shall be fully prosecuted and the city's interests protected to the fullest extent of the law.

Very truly yours,
JOHN F. HYLAN, Mayor.

After receipt of the Mayor's letter, Mr. LaGuardia said he considered Mr. Steinbrink one of the best investigators in the country and that his work in the Hughes aircraft investigation showed that he was able to grapple with any situation.

Housemaid Gets Legacy of $52,223.

Under the appraisal filed in the Surrogates' office here yesterday Dora Kohl, housemaid, will receive $52,223 of the $223,000 estate left by her mistress, Anna K. Barbey, when she died in July of 1918. The others of her servants will get smaller bequests. The Church Charity Foundation of Long Island of Brooklyn and Post-Graduate Hospital will also receive $6,666 each; St. Stephen's Episcopal Church, at 124 West Sixty-ninth, $9,850; Episcopal Church, Oak Bluffs, Mass., and Selectmen of Oak Bluffs for the benefit of the poor, $5,000 each, and the school of Oak Bluffs, $8,184.

CASH BASIS SOUGHT FOR GARMENT TRADE

Associated Dress Manufacturers Would End Discounts to Retailers.

SAY PRICES MUST BE CUT

Dealers Had Asked Convention to Increase Deductions Up to 10 Per Cent.

Special to The New York Times.

ATLANTIC CITY, N. J., Nov. 23.—The convention of the Associated Dress Industries of America, today declared itself unalterably opposed to a higher rate of discount which was asked for by retail garment merchants through their associations. The decision was based on the ground that it would be against public policy to increase the cost of merchandising under present conditions.

Manufacturers asserted that present discounts range up to eight per cent. and average five per cent. They said that the retailers, many of whom have scarcely begun to unload their stocks, asked that the discount rate be raised as high as ten per cent. The same resolution placed the convention on record as favoring the elimination of all discounts and the sale of merchandise on a net cash basis, for the benefit of the consumer.

Supporters of the resolution say they expect vigorous opposition to such a policy from the retail trade. The department stores in particular are expected to fight this change because many of the latter have been calculating their profits upon garment sales out of discounts exacted from producers.

The manufacturers declared that it was absolutely necessary for the retailers to cut prices, not only so the public confidence may be restored and consumers buying be re-established to a normal degree, but so that trading generally may be resumed on a profitable basis at fixed prices, and labor employed as near to capacity as improved conditions will warrant.

In another resolution, the convention appealed to its members to be guided in their production for the Spring season of 1921 as nearly as possible by a knowledge of the conditions existing in all industries throughout the country and by a conservative regard for the anticipated retail requirements due to these conditions.

Samuel B. Blendheim of New York, speaking for the silk manufacturers, declared that the radical and increasing curtailment of silk was bound to effect garment manufacturers seriously in the coming season unless they cooperate with the silk men in anticipating future demands. He said the actual weekly earnings of labor in the silk weaving industry from September, 1914 to March, 1920, had increased 167 per cent. for women and 161 per cent for men workers.

FORD WORKERS' BONUS ENDED BY PRICE CUT

Detroit Plant Has Let 6,000 Men Go in 90 Days, a Representative Testifies.

CHICAGO, Nov. 23.—Testimony that only when laborers lived in reasonable comfort and with a happy frame of mind as a background could efficient labor be expected was introduced before Federal Judge Samuel Alschuler in the packers' employes wage hearing this morning. Wages and living conditions at the Detroit Ford plant were described by S. S. Marquis, director of the educational department of the Ford Motor Company.

Mr. Marquis testified that 6,000 men—12 per cent. of the Detroit force—had quit work in the last ninety days and had not been replaced. He said that all Ford employes were hired on a minimum wage scale, with added bonus from the company's profits. Questioning by Judge Alschuler brought out testimony that recent reductions in the price of Ford cars had cut down profits to the point where, Mr. Marquis declared, the bonus to employes had practically been cut off.

"All industry cannot stand a minimum wage scale," Mr. Marquis declared. "I consider the minimum rate a snare and a delusion. The main thing is to pay the laborer a sufficient amount to permit him to live in reasonable comfort, to go to work in a reasonably happy frame of mind. If you don't do that you will have a class of underdeveloped men, physically and mentally, which in time will cause you to pay a still bigger bill."

Mr. Marquis said he thought the Ford system impracticable for packing companies "because in the case of an automobile company one man could raise or lower the price of his commodity to meet the bonus which is taken from the profits. While in the packing industry competition made this inadvisable."

C. L. Haris, Chicago representative of the Iowa Farm Bureau and Corn Belt Meat Production Association, asked Judge Alschuler not to grant the increase on the ground that "it would be passed along to the producer and place an extra burden on the farmer and live stock grower."

Prices of Roofing Materials Cut.

CHICAGO, Nov. 23.—Price reductions on asphalt shingles and prepared roofings ranging from 3 to 35 per cent. were announced today by two large roofing manufacturers, O. A. Hepper, President of the concern, said: "Our new quotations are below present costs, and also lower than anticipated costs for 1921. The one purpose is to stimulate business."

J. M. Gidding & Co.
564-586 and 568 Fifth Avenue, 46TH and 47TH STS.

Feature today in their

First of the Season Sales

Handsome Mole Wrap-Coats especially priced at $595

which formerly sold as high as $1200

and

a limited group of

Hudson Bay Sable Scarfs at $55

(single skin effects)

Reduction prices throughout the various other departments continue —offering savings which average from 25% to 50%—

Rich Fur-Trimmed Suits
Day Coats and Wraps
Handsome Day Dresses
Beautiful Evening

HOME RULE DEBATE OPENED BY LORDS

Lord Chancellor Moves Second Reading and Dunraven Asks That Bill Be Rejected.

EXPECT STRONG OPPOSITION

Unionists Are Said to Be Aroused by Dublin Outrages—Galleries Are Crowded.

LONDON, Nov. 23.—The opening of the debate on the Irish Home Rule bill in the House of Lords today afforded a notable contrast to the apathy displayed when the measure was under consideration in the House of Commons. The Upper House was crowded, and many of the members of the Commons, including Premier Lloyd George, Andrew Bonar Law and Sir Edward Carson, listened to the speech of Lord Birkenhead, the Lord Chancellor, introducing the bill. Many Peeresses were in the side galleries, and the Strangers' Gallery was crowded.

Explaining the provisions of the bill on second reading, Lord Birkenhead read a letter from Sir Edward Carson in which the Unionist leader declared that he and his colleagues had made up their minds to accept the bill and work under the measure loyally.

Lord Birkenhead suggested that a secondary motive for the murder of British officers in Dublin last Sunday was the influence it would have on this debate, and declared that there was evidence that the Sinn Fein extremists were being beaten.

Pointing out that unless this present bill was passed the Home Rule Act of 1914 would automatically come into operation directly the Peace Treaty with Turkey is ratified, he formally announced that the Government would not make itself responsible for a simple repeal of the 1914 act. Lord Birkenhead said he was convinced, however, that the only danger to the bill lay in a coalition of those thinking the bill did not go far enough and those thinking it went too far.

"Strange as it might seem," said Lord Birkenhead, "I think this is a favorable opportunity to effect a settlement, because the Irish people are sick and tired of the horrible reign of terrorism."

The Earl of Dunraven, on the ground that the bill was not supported by the great majority of Irishmen and afforded no prospect of a permanent settlement, moved its rejection, describing the bill as an honest but ignorantly honest, attempt on the part of the Government to settle the Irish question.

The debate, after adjournment for dinner, had no special interest. Lord Ellenborough, the principal speaker, advocated the adoption of the bill as a great forward step, though not perfect.

Sees Unionist Peers Opposed.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 23.—Among Unionist members of the House of Lords, according to The Daily Chronicle, the Dublin outrages have created an atmosphere more prejudicial to the Home Rule bill, and the task of Lord Birkenhead in piloting the measure in the upper chamber has become more difficult in consequence.

Lord Dunraven's reasoned motion for rejection of the bill will receive more votes now than it would have last week, and the situation at the moment is regarded as incalculable. There is a strong current of opinion among the peers in favor of postponing passage of the bill, the newspaper asserts.

LONDON PAPERS TELL OF NATION'S HORROR

Morning Post Calls for Martial Law—Telegraph Sees a Plot to Frustrate Agreement.

Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 23.—The Daily Telegraph, in an editorial on the Dublin outrages, says:

"What must raise the gorge of any reader of the accounts of these latest crimes is the evidence of the depth of spiritual degradation which even in deliberate murder is not always present, and of which the murderer who claims to be a political assassin is accustomed to boast himself free. The slaughtering of men before the eyes of their wives, fiddling of the corpses with bullets—what is all this but hooliganism under the influence of lust for blood?

"That is not Ireland. It is not the spirit of the men whom Nationalist Ireland chooses to honor as its martyrs, but the opposite of that.

"Because this is so evidently true, even such events as this and the isolated crimes which preceded and still accompany it cannot crush the hope of settlement and peace or enfeeble the efforts now being made to further them. It may very well prove when all is known that the deeds of last Sunday were done with the deliberate aim of destroying that hope."

The Morning Post says:

"Mr. Asquith and Viscount Grey and their followers for so long as they live can never wash out the stain of the relation of their speeches to the murders of British officers committed in Dublin, nor to the long tale of policemen and soldiers cowardly slain in execution of their duty.

"In every process of criminal aggression there comes a moment when it must be ended, and we say that the time is now. This business has got to stop. Again and again we have appealed to the Prime Minister to enforce martial law in Ireland. With every appreciation of the resolution he has already shown, we appeal to Mr. Lloyd George once more. Had he but known it, the country would have supported him long ago in any measures he thought proper to take. The temper of the House of Commons was sufficiently revealed yesterday afternoon."

The Daily Mail says:

"This latest and bloodiest work of the Sinn Fein has shocked our people into a horror-struck perception of what is happening in Ireland. They have never before realized that such devilry is loose or that it was possible for British officers to be dragged from their beds and coldly and brutally assassinated within a few hours' journey of London."

DENY THAT CROKE PARK TRAGEDY WAS REPRISAL

Greenwood Gives Cabinet Details of Scheme Meant to Seize Murderers.

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Special Cable to THE NEW YORK TIMES.

LONDON, Nov. 23.—At a Cabinet Council held yesterday the Government was decisively informed by the Irish Chief Secretary that there was absolutely no foundation for the suggestion that the events at the Croke Park football match were by way of reprisal for the murders of officers on Sunday morning.

The Cabinet was informed that officers with megaphones were sent to surround the playing fields and from different points to announce to the crowd that it was necessary to carry out a search for arms, as a number of Sinn Fein gunmen concerned in the murders in the morning were known to be in the crowd. It was also to be announced that the park was surrounded and that anybody attempting to escape might be shot.

Sinn Fein gunmen had pickets outside the crowd and these pickets straightway opened fire on the military when the megaphones spoke, either to alarm their Sinn Fein comrades or to kill the police, or both. The police fired back in self-defense.

Dublin authorities have been condemned for allowing the officers to sleep out of barracks. The explanation is twofold. Barrack accommodation in Dublin is deplorably scanty, in view of the numbers to be housed, and some of the officers have begged the authorities to let them sleep out in order that they might live with their wives, who had come to Ireland.

ADVISES GOING TO JAIL TO UPHOLD FARM PRICES

Farmers' Union President Says Production Should Be Lessened to Get Justice.

WASHINGTON, Nov. 23.—Asserting that he understood "that Federal agents are already going over Kansas, Iowa and other States trying to get evidence necessary to the indictment of men who are asking farmers to hold their crops," Charles S. Barrett, President of the National Farmers' Union, through a statement issued today appealed to members of his organization to stand together and not sell their products at present "ruinously low prices."

"Show that you have the moral courage to go to jail if necessary," Mr. Barrett advised members of the Farmers' Union. "The word seems to have been passed around that farmers were to be taught a lesson—they were getting troublesome."

The farmers' answer to claims of overproduction, Mr. Barrett said, should be:

"We will simply lessen production. From every part of the country comes the promise that this policy should be adhered to until the country wakes up to the fact that it must either go on short rations or pay you wages high enough to live on."

Efforts of the farmers toward co-operation, Mr. Barrett said, had met with strong opposition from the first. He charged that "deliberate efforts" had been made to prevent them from buying collectively.

"For seven long, weary years," the Farmers' Union President added, "the farmers of this country had placed over them a Secretary of Agriculture not in real sympathy with and with little understanding of the needs of agriculture, and who now as Secretary of another department is being used apparently as a willing and eager tool to enforce deflation of farm products."

SHIP MEN DOUBT INFLUX OF REDS

Differ With Commissioner Wallis That Country Is Menaced by Alien Hordes.

RECENT FIGURES QUOTED

Report Only 164,005 More Arriving Than Leaving Continent in Eleven Months.

Steamship owners and managers in this city do not share the alarm expressed by Frederick A. Wallis, Immigration Commissioner, in recent after-dinner speeches and statements to the press, that the United States is in danger of being overrun by hordes of undesirable aliens, Bolsheviki or anarchists within the next few years.

Figures obtained from a recent report of the transatlantic steamship lines show that the volume of travel from the United States and Canada to Europe between Jan. 1 and Nov. 5, 1920, totaled 311,339 persons. During the same period 475,344 persons reached the shores of North America from various parts of Europe—only 164,005 more than left to seek a living elsewhere. At this rate it would take many years, the shipping companies point out, to bring the 8,000,000 immigrants from Germany and the 5,000,000 from Italy, quoted by Commissioner Wallis at a dinner in Washington on Monday night.

Officials at Ellis Island who have been many years engaged in handling immigrants, as well as the steamship officials, said that the number of anarchists or dangerous radicals arriving here during the year is practically negligible, and the department had been notified beforehand of the coming of the few who really reached the country.

Regarding the statement by Commissioner Wallis recently that a liner arrived a week ago with a crew of 1,100, many of whom would desert in this port, and that it was a flagrant breach of the immigration laws, steamship managers said that this referred to the Cunarder Imperator, which was the only steamship carrying that number of officers and men, as the Aquitania and Olympic were coal burners.

Officers of the company said yesterday that the crews of liners like the Imperator were selected with the greatest care and had to provide not only photographs with their passports, but certificates from the ships they had served in for at least one year previously. Very few of the crew ever left in New York as they received better wages, considering the good lodging and food included, than the average man on shore.

United States Senator Thomas Sterling of South Dakota, a member of the Senate Committee on Immigration, visited Ellis Island yesterday and was shown over the buildings and watched the handling of incoming aliens. "I am satisfied that some changes must be made, and I firmly believe that it might be well to completely suspend immigration until we can enact laws that will give us the right not only to select our immigrants, but also to distribute them according to the country's need," he said afterward.

MILLER HAS BUSY DAY.

Koenig Advises Caution on Direct Primary Changes.

Governor-elect Nathan L. Miller spent a busy day yesterday conferring with Republican leaders at the Hotel St. Regis. Among his callers were Chairman George A. Glynn of the Republican State Committee, Chairman Samuel S. Koenig of the New York County Republican Committee, United States Senator James W. Wadsworth, Jr., Franklin B. Lord, who was the legal adviser of Governor Whitman; William L. Ward, Republican leader of Westchester County, and Senator-elect Theodore Douglas Robinson of Herkimer.

Republican leaders favor the restoration of the State convention as a nominating medium, but at yesterday's discussion some urged against any too drastic changes in the direct primary law on the ground that it might arouse hostile sentiment among the voters. Chairman Koenig of the Republican County Committee was one of those who advised the Governor-elect to go slow.

Every indication, however, is that the Governor-elect will go through with his program and possibly that the law may be repealed altogether, and even local candidates be nominated in convention. Governor-elect Miller is known to favor that course, and a large number of the up-State Republicans are in thorough accord with him.

KILL IRISH PRISONERS WHO TRY TO ESCAPE

Continued from Page 1, Column 5.

Army." He admitted that an attaché case found at his lodgings belonged to him. This case contained scientific data dealing with the preparation of explosives and manufacture of bombs. The possession of these papers, coupled with his association with Clancy, gives substance to the presumption that McKee was closely involved in recent schemes of murder and outrage. He is said to have been chief of the explosives supply for the murder movement.

Clune was a Lieutenant in the First Battalion, Clare Brigade, Republican Army. He came about the time of the Saturday at Vaughan's Hotel, Dublin. When officers arrived there he tried to get from the lounge to another room, but was held up. He had been staying at the hotel for a number of days, but had not registered. He asserted that he had trusted an employe of the hotel to book for him, but on being confronted with this individual his statement was denied. He had no luggage. He was unable to give a satisfactory account of his movements, and a letter was found on him connecting him with a number of persons in custody and others who are now evading arrest. His pocket-book contained some information as to his associates, as well as a number of names, including Michael Collins, Dean Tracey and other lesser known members of the Irish Republican Army. There were also some notes on procuring a passport.

All three men, when arrested, displayed considerable truculence, but this attitude was somewhat changed in custody, where they found larger freedom than they had expected. They seemed to be on good terms with their guards, who did much for their comfort. They had exactly similar beds and food, and spent a good part of their day sitting near a fire, talking and reading newspapers.

More than 100 arrests are reported to have been made in Dublin last night and today by military and police. All over the city raids and searches took place. Barricades were drawn across the bridges, and military cordons held up in various streets.

The correspondent had a personal experience this afternoon. Having just left Dublin Castle, I saw a lorry load of auxiliaries pull up to search, at the point of revolvers, a number of passers-by. I stopped to watch the incident, but one of the searchers came toward me and brusquely commanded me to "push off," emphasizing the warning with a leveled revolver. It was useless to argue with a man armed with a gun in Dublin. I "pushed off."

A military party called on Monday night at the residence of Dr. Walsh, Archbishop of Dublin, and inquired for his valet, William Kelly. The man was taken into custody.

One more man died today from injuries received in the Croke Park battle. This brings the death roll there to 13.

DUBLIN, Nov. 23.—The vigorous activities of the authorities leave little doubt that determined and concerted efforts are being made to round up every Republican suspected of being active in outrages. The military forces are tightening the cordon about Dublin, and gradually working in toward the centre, as was done during the Easter rebellion of 1916. It is believed that a number of Republican leaders in the provinces, finding the pursuit too hot, have taken refuge in Dublin.

The total arrests to date are understood to be huge, but the Government refuses to divulge the figures. Dublin Castle authorities, however, admit that the prisons are so full that it has become necessary to utilize the Castle itself and that it was in a lumber room in the old detectives' quarters of the Castle that Peter Clancy and two others were shot yesterday.

Only seven of the Croke Park victims have as yet been identified.

The Central and Exchange Hotels were both cleared of guests today, and are occupied by soldiers. Officers residing in private houses have been recalled to their barracks.

William Clark of Toledo, Ohio, President of the American Flint Glass Workers' Union, and Thomas McCreary, Superintendent of the Phoenix Glass Company of Monaca, Pa., visited Choke Park today and inquired into the circumstances attending the disorder of Sunday afternoon.

PITTSBURGH, Pa., Nov. 23.—William P. Clark, President of the American Flint Glass Workers' Union, and T. W. McCreary, General Superintendent of the Phoenix Glass Company of Monaca, Pa., were sent to Europe a month ago to investigate the glass industry. Personal and business friends here said today that neither Mr. Clark nor Mr. McCreary was interested officially in Irish internal affairs, and ventured the opinion that their visit to Croke Park, Dublin, was probably the result of a desire to see the scene of Sunday's shooting and had no other significance.

Arrests Throughout the Country.

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Special Cable to THE NEW YORK TIMES.

DUBLIN, Nov. 23.—Large numbers of arrests have been made in different parts of the city. In one case a lorry load of prisoners was driven through the streets to Bridewell and the escort of "Black and Tans" were cheered loudly. Among those arrested are two of the men suspected of raiding a savings bank recently and stealing £3,000.

In connection with the suggestion that officers should not live out of barracks, at least one hotel has been commandered for officers' quarters and is now guarded by troops. The City Hall has been taken over by the military.

Many arrests were made in raids at Cork yesterday. At Clonmel the house of about a dozen Sinn Feiners were raided and nine men were arrested. At Queenstown there were more than twenty arrests, about the same number in Galway, six at Dungarvan, including the local Sinn Fein organizer, Coroner, Town Clerk and Chairman of the Urban District Council. At Omagh a prominent Sinn Fein solicitor was arrested. At Nenagh the Courthouse was surrounded and searched. Two young men were arrested at Listowel, seven at Athlone. Raids were also made at Waterford, Kilkenny, Longford, Bray and Lestrim, documents and books being seized in each case.

Public Funeral for Officers.

LONDON, Nov. 23.—A public funeral will be held in London for the fourteen British officers assassinated in Dublin on Sunday morning, it was announced today.

A destroyer left for Dublin today to bring the bodies to England.

BAKER WITHDRAWS PERMIT FOR CABLE

Revokes Grant to Western Union of Right to Lay Lines at Miami.

FAILS TO EXPLAIN ACTION

Move Follows Protest by Carlton Against Federal Interference With Company's Rights.

WASHINGTON, Nov. 23.—Secretary Baker announced tonight that he had revoked permission granted to the Western Union Telegraph Company last May to lay certain cables at Biscayne Bay, Miami, Fla. The permit was issued by the District Engineer at Jacksonville, Fla., and Mr. Baker directed its withdrawal by telegraph tonight.

The Secretary made no explanation of his action. He merely authorized through his secretary, the statement that the permit had been rescinded. The announcement followed, however, the statement in New York tonight by Newcomb Carlton, President of the Western Union Company, that his company had not only rights granted by act of Congress, but specific permission of the War Department to do certain cable work in the vicinity of Miami, with which "the Navy Department has for months arbitrarily interfered" at the request of the State Department.

Commenting on the action of the Western Union Telegraph Company in seeking an injunction in the courts of the District of Columbia to prevent the Navy Department from stopping the laying of a cable between Miami and Miami Beach, Fla., Newcomb Carlton, President of the telegraph company, said yesterday:

"Last April the Western Union Telegraph Company commenced the construction of wires along the causeway over Biscayne Bay, which separates Miami from Miami Beach. There are two drawbridges in the causeway and, following usual procedure and in order to avoid interruption to navigation, a short cable is laid on the bottom of the bay at each of these drawbridges.

"The Western Union has general authority under an act of Congress to lay cables in all navigable waters in the United States. In addition to this authority it holds a specific permit for this work from the Secretary of War.

"The purpose of the construction was to improve the connection from Miami to Key West, the present connection being an unsatisfactory temporary affair to meet the requirements of Government dredging operations. Notwithstanding the unquestioned right of the telegraph company to improve its system, further indorsed by the approval of the War Department, the Navy Department has for months interfered with the progress of the work by force of arms, and stated that if the cable was laid they (the Navy Department men) would immediately cut it.

"We are informed that this action was taken at the request of the State Department, although the State Department has no jurisdiction whatever over extensions of the telegraph system.

"We have made diligent inquiry during the last eight months in an endeavor to ascertain what objection there was to our proceeding with this work, and, although we have made repeated remonstrances to the State Department, we have been met only with the repeated promise of that department that they would at once straighten out the matter. We are as completely in the dark today as we were eight months ago, except that we now know that the power of the armed forces of the United States has been used to prevent the lawful carrying out of work which was authorized by an act of Congress.

"It is because of this action that we are now seeking the protection of the courts in an effort to ascertain whether autocratic methods can be used to prevent the needed extension of telegraph service to meet the demands of the public."

Army Sales Director to Get D. S. M.

WASHINGTON, Nov. 23.—Ernest C. Morse, War Department Director of Sales, will receive the Distinguished Service Medal, the War Department announced today. The citation says the award was made in recognition of Director Morse's work in disposing of war materials at "exceptionally advantageous prices."

CHURCHILL CALLS IT REBELLION

War Secretary Admits He Is Anxious Over Irish Situation.

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LONDON, Nov. 23.—Replying to a question whether he considered Ireland in a state of war with Great Britain, Winston Churchill, Minister of War, declared in the Commons this afternoon:

"Ireland is in a state of rebellion, which imposes many hardships upon our troops."

The War Secretary then announced that one machine gun, two Hotchkiss guns, 199 rifles, 142 revolvers, 66,385 rounds of ammunition, two rifle grenades and two Mills grenades had been captured from Sinn Feiners since Jan. 1.

Mr. Churchill admitted that at the present moment British troops were engaged in warlike operations in Mesopotamia, Persia, India and in the neighborhood of Constantinople, and that he was "very disturbed over conditions prevailing in Ireland."

During the present year, the War Minister declared, more than $10,000,000 has been spent on military operations in the above localities. When asked if there was any hope of reducing the expenditures, Mr. Churchill replied that it lay entirely in the hands of the great powers.

It is reported that in the possession of the authorities is a mass of documentary evidence reported to concern bomb plots in London and Manchester. The authorities are taking additional precautions in both cities.

Brig. Gen. Chapin and County Inspector Sydney are reported to have called on the Bishop of Galway and expressed indignation at the murder of Father Griffin, and hope that the murderers would soon be captured.

Sir Hamar Greenwood, in the Commons today, repeating the official version of the football match shooting and stampede of last Sunday, said he was not aware that a machine gun had been turned on the crowd, and that he did not believe a boy of 10 had been bayoneted to death.

Mr. Bonar Law announced that issue of a special medal to officers and troops in Ireland for gallantry was not now considered.

OTHER CASUALTIES IN IRELAND

Skerries, Newry, Millstreet and Nenagh Are Scenes of Disorders.

DUBLIN, Nov. 23.—Patrick Mathews, who was seriously wounded at Skerries yesterday, is in a precarious condition. He was seriously wounded in the shoulder, thigh and knee.

It was learned today that two lorries of armed men arrived at Mathews's house and knocked at the door. When Mathews opened it he was asked if he was a Sinn Feiner. He replied that he was a Laborite, whereupon the men opened fire.

The bound body of an auxiliary policeman was taken from the River Liffey today.

NEWRY, Nov. 23.—Head Constable Kearney, who was shot here on Sunday night by unknown persons, died of his wounds last evening. He was discussing Sunday morning's events in Dublin with a friend when the assassins opened fire.

CORK, Nov. 23.—Shots were freely exchanged last evening between auxiliary police and civilians in the village of Millstreet, in the Killarney district. It is reported that one policeman was wounded and two civilians shot. After some rifle and machine-gun fire from the police barracks the trouble subsided.

LONDON, Nov. 23.—A creamery at Dharrow, near Nenagh, County Tipperary, was burned this morning, allegedly by uniformed men, says a Central News dispatch. Police and military officers searched residences and the Court House at Nenagh and arrested two officers, it is said.

At Athlone armed military forces visited the houses of many Sinn Fein sympathizers and made numerous arrests.

CORK EXPLOSION HURTS SIX

Believe Bomb Was Cause, but Whence It Came Is Unknown.

CORK, Nov. 23.—An explosion occurred in Patrick Street this evening. It apparently was a bomb, but it is not known where it came from. Many persons were in the street and six were injured. Numerous windows were smashed.

The people scattered in panic when the explosion occurred, and the street was quickly deserted. There were neither soldiers nor police in the street at the time.

United Candy

Happiness in Every Box

United Policy

Fine Candy is very delicate and sensitive. Its original freshness and purity can best be preserved by being packed and sealed at the Candy Makers' table. Therefore we have adopted the following policy in the conduct of our business.

All candies are made in our own chocolate factories and candy kitchens of the purest materials obtainable.

They are sealed, crispy fresh, at the Candy Makers' tables in dust-proof containers.

Our home-made candies are produced in our Brooklyn Candy Kitchens and delivered fresh every few hours to our stores.

All candies are sold in original unbroken boxes and in "10-cent Bags." Candies are not handled by our sales people, but come ready wrapped for immediate delivery, so that they reach our customers without exposure or handling.

Open sample packages are shown in closed glass cases for your ready selection.

This system makes for quick, clean service: high quality: and economical operation.

FULL WEIGHT—16 ounces of CANDY in Every Pound Box. No boxes, wrappers or trimmings weighed in. Every penny you spend in these stores goes for Candy!

Thanksgiving Suggestions

Evangeline Chocolates at $1 a pound

revive the old-fashioned, pre-war quality. They make the finest gift box of chocolates you could imagine—beautifully packed, and offer delicious variety.

Chocolate "Stuffed" Turkeys

Made of the finest sweet chocolate. The "Stuffing" consists of delicious marshmallow and raspberry jelly..... 6 for 50

Two Bitter Sweets

For lovers of bitter sweet chocolates we suggest the following for Thanksgiving:

Choc. Covered Verithin Mints 79c lb.

Chocolate Dutch Creams 64c lb.

SPECIALS for Thanksgiving

On Sale Today and Thanksgiving Day

Menthe Variety 84c lb.

Salted Nuts $ Assorted 1.10 11 oz.

Milk Choc. Cherries 69c lb.

Choc. Italian Creams 54c lb.

Plum Pudding 44c lb.

Home-Ma'e Combination $1.39 2 lbs.

FULL WEIGHT—16 Ounces of CANDY in Every Pound Box.

HAPPINESS STORES:—

"Largest Candy Store in the World"
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1343 Broadway, nr. 35th St.
bet. 5th and 6th Avenues
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UNITED RETAIL CANDY STORES

A Christmas Bonus to an Employee Should Have Two Beneficiaries—

A bonus is an investment for the employer, and the only sure way to realize on that investment is to make the bonus in the form of an investment.

A cash bonus is spent and forgotten, but if the bonus is made in Prudence-Bonds, the recipient draws interest in the shape of cash, and the employer draws interest in the respect that the bonus serves both as a reward and a stimulus to the employee.

Our booklet describing Prudence-Bonds in detail will be sent upon request if you will write for Booklet F-92.

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31 Nassau St., New York — 162 Remsen St., Brooklyn

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Guaranty Trust Company of New York, Trustee of This Issue

LENIN TALKS OF ART AND BRITISH LEADERS

Continued from Page 1, Column 1.

Daherjinsky, and espairing about Lenin. I spent the morning darning my stockings while Mr. Vanderlip read Rupert Brooke out loud. At 2 o'clock, however, the commandant of our house walked in with a telephone message.

"'Greetings from Comrade Kameneff, and all is prepared for you to go and do Lenin in his room tomorrow from 11 till 4.'

"It was marvelous news, so longed for and so unexpected. One had felt the possibility of an enforced wait for several weeks. Directly after luncheon I went up to the Kremlin with a Foreign Office friend to get my stands and clay moved from my studio to Lenin's rooms.

"Oct. 7—A friend of mine from the Foreign Office accompanied me to the Kremlin and took me up to Lenin's room. We went in through his special door, guarded by a sentry, and on the second floor we went through several doors and passages, each guarded, and finally through two rooms full of women secretaries. The last room next to Lenin's contains about five women at five tables, and they all looked at me curiously, but they knew my errand and one pointed to a white baise door, and I went through. It did not latch, but merely swung to behind me.

Lenin Genial and Kindly.

"Lenin was sitting at his desk. He rose and came across the room to greet me. He has a genial manner and kindly smile, which put one instantly at ease.

"He said he had heard of me from Kameneff, and I in turn apologized for having to bother him. He laughed and explained that the last sculptor had occupied his room for weeks and that he got so bored with it that he had sworn it never should happen again. He asked how long I needed, and offered me today and tomorrow from 11 to 4, and three or four evenings if I could work by electric light. When I told him I worked quickly and should not require so much, he said laughingly that he was pleased.

"My stands and things were then brought into the room by three soldiers and I established myself on the left. It was hard work, for he was lower than the clay and did not revolve, nor did he keep very still. But the room was so peaceful and he on the whole took so little notice of me that I worked with great calm till 3:45 without stopping for rest or food.

"During that time he had but one interview, but the telephone was of great assistance to him. When a low buzz accompanied by the lighting up of a small electric bulb signified a telephone call his face lost the dullness of repose and became animated and interesting. He gesticulated to the telephone as though it understood.

"I remarked on the comparative stillness of his room and laughed.

"'Wait till there is a political discussion,' he said.

"Secretaries came in at intervals with letters. He opened them, signed the empty envelope and gave it back—a form of receipt, I suppose. Some papers were brought him to sign, and he signed, but while looking at something else instead of his signature. I asked him why he had women secretaries. He said because all the men were at the war, and that caused us to talk of Poland.

"I understood that peace with Poland had been signed yesterday, but he says no, that forces are at work trying to upset the negotiations and that the position is very grave.

"'Besides,' he said, 'when we have settled Poland we have got Wrangel.'

"I asked if Wrangel was negligible, and he said that Wrangel counted quite a bit, which is a different attitude to that adopted by other Russians I have met, who have laughed scornfully at the idea of Wrangel.

"We touched on H. G. Wells, and he said the only book of his he had read was 'Joan and Peter,' but that he had not read it through. He liked the description at the beginning of English intellectual bourgeois life.

"He mentioned Winston Churchill [Mrs. Sheridan is a cousin of the British Minister of War], apropos of something, and I asked him if Winston was the most hated Englishman. He shrugged his shoulders and then added something about Churchill being the man with all the force of capitalists behind him.

"During these four hours he never smoked and never even drank a cup of tea. I have never worked so long on end before, and at 3:45 I could not hold out any longer. I was blind with weariness and hunger and said good-bye. He promised to sit on a revolving stand tomorrow. If all goes well, I think I ought to be able to finish him. I do hope it is good. I think it looks more like him than any of the busts I have seen yet. He has a curious little Slav face, and how ill he looks.

"When I asked for news of England he offered me three latest Daily Heralds he had, dated Sept. 21, 22 and 23. I have brought them back and we have all fallen upon them, Russians and Americans alike. As for me, I have spent a blissful evening reading of the Irish rebellion and miners' dispute as if it were yesterday's news, and the Irene Munroe murder and Bamberger case. Goodness! One feels as though one had looked through a window and seen home on the horizon.

Lenin's Changes of Expression.

"Oct. 8—I started work again in Lenin's rooms. I went by myself this time and got past all the sentries with the pass that I had been given. I took my kodak with me, although I had no necessary kodak permission. I put a coat over my arm, which hid it.

"I don't know how I got through my day. I had to work on him from afar. My real chance came when a comrade arrived for an interview, and then for the first time Lenin sat and talked facing the window, so I was able to see his full face and in a good light. The comrade remained a long time and the conversation was very animated. Never did I see any one make so many faces. Lenin laughed and frowned and looked thoughtful, sad, and humorous, all in turn. His eyebrows twitched. Sometimes they went right up and then again they puckered together maliciously. He seemed to be displaying his faces for me to select.

"I waited, watched, hesitated, and then made my selection with a frantic rush. It was his screwed-up look. It is wonderful. No one else has such a look. It is his alone. When the comrade left the room he stopped and looked at my work and said the only word that I understand, which is 'carrasho,' which means 'good,' and then said something about my having the character of the man. So I was glad.

"After that Lenin consented to sit on a revolving stand. It seemed to amuse him very much. He said he never had sat so high. When I kneeled down in front of him to look at the face from below, his face adopted an expression of surprise and embarrassment.

"I laughed and asked 'Are you not accustomed to this attitude in women?'

"At that moment a secretary came in and I cannot say why they both were so amused. They talked in rapid Russian together and laughed a good deal.

"When the secretary had gone he became serious and asked me a few questions. Did I work hard in London? I said it was my life. How many hours a day? An average of seven. I then showed him photographs of my busts of Asquith, Winston, Marconi, Dick and my 'Victory.' He was emphatic in not liking the 'Victory,' his point being that I had made it too beautiful. I protested that the sacrifice involved made victory beautiful, but he would not agree.

"'That is the fault of bourgeois art; it always beautifies.'

"I looked at him fiercely. 'Do you accuse me of bourgeois art?'

"'I accuse you,' he answered, with his eyes twinkling, then held up a photograph of Dick's bust. He said: 'I do not accuse you of embellishing this, but I pray you don't embellish me.'

"He then looked at Winston. 'Is that Churchill himself? You have embellished him.' He seemed to have this on the brain.

"I said: 'Give me a message to take back to Winston.'

"He answered: 'I have already sent him a message through the delegation, and he answered it not directly, but through a bitter newspaper article in which he said I was a most horrible creature and that our army was an army of puces—how you say puces in English? You know, the French puces? Yes, that is it, an army of fleas. I do not mind what he said. I was glad; it showed that my message to him had angered him.'

"'When will peace come to Russia? Will a general election [in England] bring it?' I asked.

Thinks Lloyd George Would Win.

"He said: 'There is no further news of a general election, but if Lloyd George asks for an election it will be on anti-Bolshevism and he may win. The capitalists, the Court, the military—all are behind him and Churchill.'

"I asked him if he were not mistaken in his estimate of the power and popularity of Winston, and the importance and influence of the Court.

"He got quite fiery. 'It is an intellectual bourgeois pose to say that the King does not count. He counts very much. He is the head of the army. He is the bourgeois figurehead, and Churchill is backed up by him.'

"He was so insistent, so assured, so fierce about it, that I gave up the argument. Presently he said to me:

"'What does your husband think of your coming to Russia?'

"I replied that my husband was killed in the war.

"'In the capitalist imperialist war?'

"I said: 'In France, 1915—what other war?'

"'Ah, that is true,' he said. 'We have had so many, the imperialist, the civil war and the war for self-defense.'

"We then discussed the wonderful spirit of self-sacrifice and patriotism with which England entered upon the war in 1914, and he wanted me to read 'Le Feu' and 'Clarté' of Barbusse in which the spirit and its development is so wonderfully described.

The Work Is Finished.

"Then the telephone gave its damnable, low buzzing. He looked at his watch. He had promised fifteen minutes on the revolving stand and gave me half an hour. He got down and went to the telephone. It did not matter. I had done all I could. I had verified my measurements and they were correct, which was a relief, and so, it being nearly 4 o'clock and I mighty hungry, I said good-bye.

"He was very pleased and said I had worked very quickly. He called his secretary and discussed it with her. He said it was 'carrasho.' I asked him to give orders to have it removed to my studio in Room 31. Two soldiers arrived and carried it out.

"I asked Lenin for his photograph, which he sent for and signed for me, and, by the way, he allowed me to do three snapshots of him while he was on the revolving stand. I hurried after the two panting soldiers with their load. We passed to our floor, to the interest of the passers-by. At last he was safely in Room 31, and they returned to Lenin's room for the stands. It was a good long way and they were tired and dripping with sweat when the job was done.

"To my intense embarrassment, they refused money, though I offered piles of paper notes. They refused very amiably but firmly. I made signs of implication and signs of secrecy, but they laughed and just pointed to their communist badges and offered me of their cigarettes, which were precious, being rationed.

"At 4 o'clock Kameneff walked in, very surprised at Lenin being finished and already back in my room. He had come in from a confrence next door. He went back and fetched in the conference members. Eight or more men came in some with interesting heads, the other but ordinary looking workmen. They all talked at once.

"One was Kalinin, whom I had seen. Kalinin is President of the republic and is a President elected by the peasants. He was charming and promised to sit for me, but is off to the front tonight for ten days and offered to take me with him. He told Kameneff that I worked so quickly I could find some interesting heads there to do, especially General Budenny's. I said, 'I think it would be wonderful to do this work within the sound of the guns.'

Kameneff promised to ring me at 9 o'clock to tell me if I was to start. At 10 o'clock, alas! it turned out to be a troop train and not possible for a woman."

He Knows

WHEN a chef caters for thousands of people a year he grows to know pretty much what people like. The cuisine of this famous City-and-Country Inn is a combination of the best continental methods and old-fashioned southern hospitality.

HARRY WARDMAN, President — ELMER DYER, Manager

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97—Sheffield Relish Dish 11¼ in. dia. $10.00

ONE of the reasons why Ovington gifts are persona grata at any wedding in the land, is that great care is observed in the manner of their sending.

The conventions are rigidly observed. Ovington's originality applies only to the gifts themselves.

OVINGTON'S
"The Gift Shop of 5th Ave"
314 Fifth Ave. nr. 32d St.

"Your Department Store"
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Lexington to 3d Av.—59th to 60th St.

Oh, So Swagger!
Sweater Coats
for Girls and Misses
$5.00

All wool—means they will keep their style. Plain and fancy weaves with the very newest pocket and belt effects. Solid colors—Peacock, Brown, Buff, Cardinal, Rose, Copen. Few with contrasting borders.

Bloomingdales—Second Floor

TWO PACKERS FILE STOCK YARDS PLAN

Morris and Cudahy Make Separate Proposals for Relinquishing Their Interests.

PALMER DELAYS DECISION

Asks Court for a Week in Which to Present Government's Objections to Plans.

WASHINGTON, Nov. 23.—Morris & Co., the Chicago packing firm, with its subsidiary corporations, today filed in the District of Columbia Supreme Court a separate plan for the separation of the interests of the corporations in public stockyards, terminal railroads and newspapers. These companies did not join in the amended plan filed by Armour & Co. and Swift & Co. by which the interests of these corporations would be sold to F. H. Prince & Co. of Boston for $40,000,000. Hearing on the plans of all the packing concerns is scheduled for Nov. 30.

Morris & Co. suggest that their stock holdings, with one exception, be immediately surrendered to and canceled by the respective companies and that certificates in lieu be issued to some disinterested and responsible trust company to act as trustee under the plan of dissolution until the properties can be sold.

The stock would be held by the trustee for five years and if not sold in that time would be offered at public auction, preference being given as buyers, if possible, to livestock men and to persons residing in the vicinity of the various properties.

The Cudahy Packing Company also filed with the court a separate proposal for divesting itself of stockyards interests, declaring that the only such interests now in its possession were in the Wichita, Kan., and Salt Lake City Union Yards. The Salt Lake yard interest, the company said, would be sold outright to persons now interested in the plant, while for the Wichita holdings it was suggested that the Cudahy company would take non-voting shares in the present company controlling it and would offer half of these for sale.

Decision to request the court for permission to postpone for one week the filing of the Government's objections to the plan of the "Big Five" packers was reached today at a conference attended by Attorney General Palmer, associate Government counsel and attorneys for the packing concerns. The time limit for the Government to file its objections expired today. The separate plan filed today by the Morris company is being studied, Government counsel said, and any objections to this plan are to be filed at the same time as the others.

Bank Closes at Champaign, Ill.

Special to The New York Times.

CHAMPAIGN, Ill., Nov. 23.—The private bank of Pearl Wiggins and C. B. Winns at Homer closed today. There were reports that the bank had failed for $280,000. Farmers and business men are the principal depositors. Low prices of grain are blamed. The bank is located in the centre of the richest agricultural district of Champaign County, where farm land recently sold for $500 per acre.

ISLAND POSSESSIONS IN NEED OF CAPITAL

Chief of Insular Bureau Says Lack of Interest Retards Philippine Development.

WASHINGTON, Nov. 23.—Inability to interest American capital on a large scale in the nation's insular possessions, particularly the Philippine Islands, has resulted in greatly retarding development of the great natural resources of the islands, according to the annual report of Major Gen. Frank McIntyre, Chief of the Bureau of Insular Affairs of the War Department, to Secretary Baker. General McIntyre urges American bankers and business men to interest themselves in the trade and development possibilities of the outlying possessions, declaring that "large tracts of the best agricultural land in the world await development," and that "in a number of fertile provinces the population falls below twenty persons per square mile, while there is an unsupplied labor demand in other agricultural provinces having a population of 250 per square mile."

Action has been taken by the Philippine Legislature to provide for the exploration and leasing of lands containing petroleum and other mineral oils and gases, in which connection General McIntyre says that "the existence of oil in widely separated localities in the Philippines has been known since the occupation of the islands, but there has been no serious effort at development. There is now promise that in the near future it will be definitely known whether this oil exists in such a way as to be of commercial use."

Among the suggestions is one that the immigration laws be amended to check migration from the Philippines, particularly to Hawaii; that the land laws be altered to permit of leasing of larger divisions of Government land; that the limit of the public debt of the islands be raised from $15,000,000 to $25,000,000; that salaries of United States officials in the Philippines be increased, and that the laws respecting the citizenship of Filipinos be clarified to give the island inhabitants the full effect of the intention of Congress in declaring them "citizens of the Philippine Islands and as such entitled to the protection of the United States."

"There was every evidence of contentment with conditions and of friendliness toward Americans and appreciation for what the United States has done in the islands," General McIntyre states in reporting on a recent inspection trip.

The progress of Porto Rico under the Organic Act of 1917 has been very satisfactory and continues so, the report says, the island having just completed one of the most prosperous years in its history. Improvement of freight and passenger service between the United States and Porto Rico was recommended.

Liquidation of the $20,000,000 bond issue of 1908 and the collection of the customs in San Domingo by the United States continued to progress satisfactorily during the last year, General McIntyre stated.

FOUNDED 1856

EARLY this season when we began featuring men's and young men's Winter suits and overcoats at fifty dollars, it became necessary to resort to a general revision throughout our entire price-range.

Constant replenishing of the variety at lower prices meant a gradual but steady paring down of prices all along the line.

In keeping down prices we have determined to keep up the variety—more to see, more to save.

BROKAW BROTHERS
1457-1463 BROADWAY
AT FORTY-SECOND STREET

Eight Edison Show Rooms

Open Evenings

For convenience in selecting electric appliances our Show Rooms are now open in the evening

At 424 Broadway we are open until 6 P M; at 10 Irving Place until 7 P M; at all our other offices we are at your service until 10 P M

Demonstrators are at each Show Room to explain any of the Little Electric Servants of the Home

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* 20 Norfolk St corner Hester St
*424 Broadway near Canal St
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*151 East 86th St bet Lexington & 3rd Aves
* 15 East 125th St near 5th Ave
*362 East 149th St near Courtlandt Ave
*555 Tremont Ave corner Monterey Ave

*Open until 10 P M †Open until 7 P M °Open until 6 P M

Stern Brothers
(Between Fifth and Sixth Avenue)
WEST 42d ST. — WEST 43d ST.

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Full Dress and Tuxedo Suits

Regular price—$60
Less 25 percent

$45

Without the slightest exaggeration, these remarkable evening clothes are $25 to $30 below the prevailing retail level. Tailored in fine unfinished worsteds—pure silk and satin linings and facings—all the elegance of line and finish that a full dress or tuxedo suit should possess.

To keep their custom shops busy, A. B. Kirschbaum Co. are supplying these garments to us without profit—and we are passing them along to the men of New York on precisely the same basis.

Young men's models
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Slight charge for necessary alterations

MEN'S SECTION—THIRD FLOOR

The Cortlandt street store from the Telephone Bilding

HAV YOU, too, been waiting? Waiting for further reductions before making needed shoe purchases? Then your patience is rewarded. In an effort to return to a pre-war basis, John Ward has standardized all prices at $8, $10 and $12. Today you can buy shoes that hav no equal in quality at a price that is unmatcht in New York

The John Ward name means much. It has stood hy on the honor-rolls of the merchants of this city for a quarter century. Hot-stampt on the soles of the next shoes you buy, it serves as a guarantee of lether value, an index of conservativ correctness, a sure sign of intelijent fitting

CULROSS $12

The CULROSS, a hevy-duty brogue oxford, in calfskin or cordovan, black or tan, is a shining exampl of the values offerd by the new prices

John Ward Shoe Servis includes: careful cobbling, custom and orthopedic shoemaking, expert chiropody, and a painstaking attention to mail orders

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Highest Grade

MEN'S SHIRTS

AN EXCEPTIONAL OPPORTUNITY TO SECURE SHIRTS OF FINE CUSTOM QUALITY

At Extraordinary Price Concessions

Heavy Quality Fine Silk Shirts
6.95
Formerly selling up to 10.50
An unusual assortment of fine, heavy quality, pure Silk Shirts. Rare color blendings, neat and conservative patterns in variegated stripings.

Highest Grade Pure Silk Shirts
8.85
Formerly selling up to 16.50
Included are highest grade shirts of imported and domestic, heavy Satin-stripe Silk Broadcloth and Empire Silk. Also English Flannel Shirts, in plain colors.

Imported Madras Shirts 2.95
Formerly Selling at 5.00 & 6.00
Carefully made of fine imported English and Domestic Madras, in an unusual variety of attractive patterns, including plain white, offering wide latitude for choice.

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KNOX CLOTHES
For Men

REDUCED
25 PER CENT

$60.00 Suits and Overcoats at $45.00
$70.00 Suits and Overcoats at 52.50
$80.00 Suits and Overcoats at 60.00
$90.00 Suits and Overcoats at 67.50
$100.00 Suits and Overcoats at 75.00
$110.00 Suits and Overcoats at 82.50
$120.00 Suits and Overcoats at 90.00
$125.00 Suits and Overcoats at 93.75

In the reducing of prices every garment of men's wear has been included. Full dress, dinner coats, cutaway coats and vest, separate trousers and sport suits at similar reductions.

KNOX NECKWEAR, GLOVES, CANES AND UMBRELLAS
REDUCED

25 PER CENT

KNOX HAT COMPANY
Incorporated

452 FIFTH AVENUE AT 40TH STREET
161 BROADWAY SINGER BUILDING

REIS UNION SUITS
REIS
MAN'S CLOSEST FRIEND

Lawyers Title and Trust Company
160 Broadway, N. Y.
44 Court St., Brooklyn.
Transacts all Trust Company Business

8 BIG RELIEFS UNITE TO SAVE STARVING

Hoover Heads Body to Provide Funds for 3,500,000 Children in Europe.

IS LARGEST IN THE COUNTRY

All Denominations Join to Avert Tragedy—Hoover, in Chicago, Pleads for Help.

The European Relief Council, comprising eight of the largest relief organizations in the country, was established here yesterday to co-ordinate child relief in Eastern and Central Europe.

Herbert Hoover was chosen Chairman of the council and Franklin K. Lane Treasurer. Its purpose, Mr. Hoover said, would be to provide funds for three and a half million starving and diseased children and to administer this relief economically.

"This is the largest co-operative benevolent organization ever attempted in the United States," said Mr. Hoover in a statement given out by him. "The organizations represented have come to the unanimous though independently formed conclusion that nothing but prompt and united action by the whole American people can avert incredible tragedy for the helpless children involved. The organizations forming the council will organize their representatives in every town and community of the nation for the raising of the necessary funds."

The council consists of the American Relief Administration, American Red Cross, American Friends Service Committee (Quakers), Jewish Joint Distribution Committee, Federal Council of the Churches of Christ in America, Knights of Columbus, Young Men's Christian Association and Young Women's Christian Association.

HOOVER PLEADS FOR AID.

Tells 300 Chicagoans Future Citizens Will Reward America.

CHICAGO, Nov. 23.—A plea for the undernourished children of Europe was voiced here tonight by Herbert Hoover, who was named Chairman of the European Relief Council, formed today in New York. Mr. Hoover, speaking to 300 Chicagoans, at a dinner given by Howard B. Jackson, formerly Vice President of the United States Grain Corporation, told of the affiliation of eight American relief societies, and continued:

"This council, after full investigation, has decided that complete priority should be given to American relief in Europe to support 3,500,000 children who have, since the armistice, been dependent on American charity, until the children are secure over the Winter.

"Here is an issue in our foreign relations which is neither race, politics nor religion. It is just the preservation of the lives of children. The war has collapsed, among both Allies and enemy, in the face of the greatest famine in 300 years.

"Today there are 3,500,000 waifs who live by virtue of the 3,000 asylums, hospitals, clinics and canteens whose doors would close but for American charity.

"To me it is a glory to the United States that 3,500,000 hungry waifs should sit every day at our table. I would rather have the American flag implanted in the hearts of the children of Europe than flying over any citadel of victory.

WORLD GRAIN YIELD BIGGER.

Crops of Wheat, Rye, Oats and Barley Show Increases Over Last Year.

ROME, Nov. 22.—The world's wheat and rye crops of 1920 show a slight increase over last year's figures, says a bulletin issued by the International Institute of Agriculture here today.

The yield of barley is 7 percent. larger than last year's, that of oats 21 per cent. greater and that of sugar beets 38 per cent. greater.

In Argentina offers for the new wheat crop are being made at somewhat lower prices than those prevailing in mid-October, the bulletin says.

PLYMOUTH CHURCH RELICS ARE BURNED

Continued from Page 1, Column 4.

ics of Dr. Beecher were stored. In cabinets reaching from the ceiling to the floor were all sorts of relics intimately associated with the famous clergyman.

In their efforts to hold back the progress of the fire the firemen were forced to break ten of the church's twenty great stained-glass windows. Each of these windows was installed in memory of a parishoner, and, according to the best available estimates, each was worth about $7,000.

Another costly installation that was swept to destruction by the flames was a $75,000 organ in the Sunday School building, which got the full and first effects of the blaze.

Plymouth Church, which stands on the site of the Old First Presbyterian Church, was organized on May 16, 1847. The Rev. Henry Ward Beecher, then pastor of the Second Presbyterian Church of Indianapolis, was in this city at the time, and he was invited to head the new congregation. A month after the church was organized the name of Plymouth was adopted, and coincidentally Dr. Beecher came to the pastorate.

He preached his first sermon on Oct. 10, 1847, and through his eloquence the membership of the church grew greatly. In 1849 the church was badly damaged by fire, and the present structure with the lecture room and Sunday school annex, was built, the plans calling for a seating capacity of 2,000, a number considered extravagant in those days.

During the strenuous days of the civil war, however, when Dr. Beecher's oratory came to its peak, the church was crowded at every service and its fame went from one end of the country to the other. Upon the retirement of Dr. Beecher, the Rev. Dr. Lyman Abbott succeeded to the charge, and when he left the active ministry, Dr. Newell Dwight Hillis, the present pastor, took charge.

1,100 SAIL ON AQUITANIA.

Medill McCormick on Vacation—Guggenheim to Daughter's Wedding

The Cunard liner Aquitania sailed yesterday with 1,100 passengers for Cherbourg and Southampton. She was due to leave the pier at the foot of West Thirteenth at noon, but she waited for slack water, and it was not until 2:15 o'clock that she departed. Among the 375 first-cabin passengers was Senator Medill McCormick of Illinois, who is taking a vacation in Europe.

"I hope to visit Paris, Berlin, Rome, Prague and Warsaw," he said. "It all depends on the efficiency of the train service on the other side, as I must be back here in January for the short session of Congress."

S. R. Guggenheim left with his daughter Barbara to attend the marriage in England of Mr. Guggenheim's other daughter, Eleanor May, to Viscount Stewart of Dublin. Lord Stewart was a Major in the Irish Guards and won the D. S. O.

J. C. Kurzman of Fifth Avenue, Mrs. Whitelaw Reid and James B. Regan, inventor, and Mrs. Regan were also on board. Chief Steward Fred Jones and Chef Bland have arranged for all passengers to have a real Thanksgiving dinner tomorrow, with turkey, plum pudding and mince pie. There were 275 second and 300 third class passengers.

SMALL'S SECRETARY ARRESTED IN OREGON

Man Wanted in Connection With Disappearance of Toronto Theatre Owner Found in Mill.

ADMITS THEFT OF $100,000

But Denies Knowledge of His Former Employer—Says He Last Saw Him in Home Theatre.

PORTLAND, Ore., Nov. 23.—John Doughty, former private secretary to Ambrose J. Small, theatre owner of Toronto, Canada, who disappeared last December, was under arrest here tonight and will start tomorrow in custody for Toronto.

Policemen who arrested Doughty said he confessed to the theft of $100,000 in Canadian Victory bonds which were missing after his disappearance. The prisoner, they said, would not discuss the disappearance of Small beyond saying that he last saw his employer in a Toronto theatre on the night of Small's disappearance. Doughty said the bonds were deposited in Chicago, and promised to obtain them when he goes through that city on his way to Toronto.

Doughty was arrested yesterday in Oregon City, near here, where he was employed in a paper mill and where he had risen from a laborer to an assistant foremanship in a department crew. A worldwide search has been made for Doughty.

Constable Edward Fortune of Oregon City, who made the arrest, said that ten days ago he received a Toronto police circular describing Doughty. Fortune started investigating and learned that a man resembling the picture worked at the paper mills under the name of Charles B. Cooper.

For several days Fortune watched "Cooper" before he saw him with his hat off, as shown in the picture. He then notified the Toronto police, and Policeman Mitchell, who knew the man, was sent out. On arriving Mitchell told Fortune he had been on a hundred fruitless trips in connection with the case and doubted whether Fortune had the right man.

The two policemen visited "Cooper" at his boarding house and told him he was wanted on a serious charge. Mitchell recognized Doughty and asked, "Jack, how could you do it?"

The man did not deny his identity, the policemen said. Fortune declared he "wilted" when Mitchell spoke to him.

BANDITS RAID CARD GAME.

Seven Members of Madison Republican Club Robbed by Masked Men.

Seven members of the Madison Republican Club, at 26 West 115th Street, were playing cards in the library early this morning when five masked men, each armed with a revolver, entered and ordered them to hold up their hands.

The members complied and were backed against a wall. Three of the bandits searched them while two others stood guard at the door. Sixty-eight dollars, three gold watches and one scarf pin were taken from the card players, after which the five gunmen backed out the door and escaped in a touring car.

"PADDINGTON"

London Made

OVERCOATS

Are the finest of all British Great Coats to be seen in America and may be had only from

SAKS & COMPANY

.... they have all the fluency of line, ease and grace of the finest West End productions. They are *different* from any coats created in this country—*exclusive*, but admirably free from any style innovation not likely to win the approval of the most critical taste.

Heathers, Oxfords and Light Greys

$78.00

Saks & Company
BROADWAY at 34th STREET

WANAMAKER'S

Broadway at 9th, New York Store Hours: 9 to 5:30. Store Closed Thursday.

WE HAVE JUST BROUGHT IN ABOUT 500

Men's Suits | Made from our own fabrics.... | $55

$80 to $90 grades—based upon early season prices

There are fine herringbones in this group....Fine cheviots....Browns that are not conspicuous....Grays with a touch of color....Patterns and fabrics that are NOT displayed in every shop window, nor shown in the cheaper weaves.

As the heading states, we bought the fabrics, planned the models, specified the linings and trimmings, and had the suits made our way. This was all arranged some time ago, before this entire clothing was reduced; but the suits have just been delivered, and this is their first showing. Single and double-breasters; and a particularly good assortment for young business men.

* * * *

REDLEAF, London, Overcoats Drop Prices—Now $54 and $64

Way back last Winter we bought these fine overcoats. One delay after another occurred; and now that the coats are really here, conditions have changed to such an extent that we have decided to place them on sale immediately at these lowered prices:

The coats at $54 were bought to sell at prices from $75 to $90.

The coats at $64 were bought to sell at prices from $95 to $110.

They are all REDLEAF (London) coats—made of the usual sterling fabrics, in the usual distinctive models.

Some are heavy in weight—ulsters and happy modifications.

Others are medium weight, or, rather, light in weight, but warm and durable and sightly.

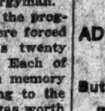
The fine Saxonies, fleeces, tweeds and cheviots will appeal instantly to the man who wants something with character; and the blues, browns, grays and heathers are rich and often rare.

The quantity is not large but the variety of models is unusually large.

Burlington Arcade floor, New Building.

Yes! The Thanksgiving Piano will be delivered in time

if you buy it before noon, today. Convenient deferred terms, if desired. Piano Salons—First Gallery, New Bldg.



Reg. Trade Mark

"The Greatest Treasure House of Linens in America"

A GIFT of McCutcheon's Pure Linen Handkerchiefs is the satisfactory and distinctive solution of a perplexing gift problem.

James McCutcheon & Co.
Fifth Avenue, 34th and 33d Streets

Macy's Macy's

Chapeaux La Marquise

$8.50

An unequaled combination of style, quality and value

Our collection of Chapeaux La Marquise for this week includes new satin and Gros de Londres silk hats.

Satin hats for dress wear, trimmed with soft draperies of Chantilly lace.

Satin hats with metallic insets.

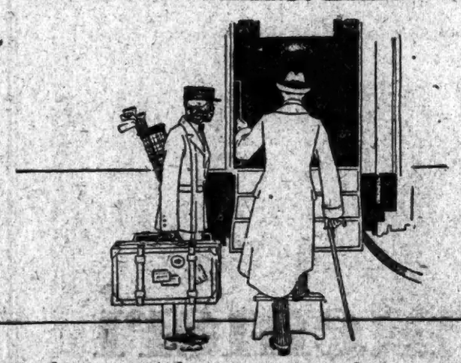
Gros de Londres silk hats with flowers appliqued on the brims with silver threads.

An exceedingly attractive collection of hats for Misses and Young Women at this very low price. There are also new models for Matrons included in the assortment.

Macy's—Second Floor, Front.

R. H. Macy & Co. Inc.
HERALD SQUARE NEW YORK

Macy's Macy's



Union Suits that fit give longer service

Reis Lavender Label Union Suits are tailored to fit with unusual ease and smoothness at every point. The most obvious result of this skilful designing is greater comfort and a correct foundation for your outer clothes.

But it also means far longer service. The strain is removed from armpits, crotch and seat. The cuffs and ankles do not roll up and become shapeless. There is no bunching or sagging.

When you buy Reis Union Suits for their distinctive comfort and appearance, you also assure yourself of ultimate economy.

Medical authorities advise a *daily* change of underwear. Aside from any health-consideration, this is a real economy. The underwear lasts longer.

ROBERT REIS & CO., New York
Producers and Distributors

Lavender Label
REIS
UNION SUITS

B. Altman & Co.

MADISON AVENUE - FIFTH AVENUE, NEW YORK
Thirty-fourth Street Thirty-fifth Street

A Remarkable Clearance Sale of

MEN'S SACK SUITS

(Altman Standard)

will be continued to-day on the SIXTH FLOOR

All of the Suits in this assortment have been re-priced regardless of cost. The original selling prices were, in many cases, double the figure now asked, although this does not mean that prices were anything but reasonable.

The Sale price is

$37.50

WALKER ELECTRIC TRUCKS

You'll know them by their Steel Disc Wheels

Years ago, a few New York concerns bought Walker Electrics on a chance.

To-day hundreds of firms are buying Walker Electrics on a certainty.

They will confirm our claim for "Lowest cost of operation."

WALKER VEHICLE COMPANY
Grand Central Terminal

Buy it from the Navy

U. S. NAVY SALE

Any firm selling by **catalogue** or **mail-circular** to

Premium Users

can find here a number of profitable and attractive offers to submit to its clientele. Can get the customers' orders *before* the goods are purchased. Visit the sample room.

• • •

Prices are extremely low. Substantial discounts on large purchases, and 30 days to complete payment. Ring up and state your requirements; or ask for catalogue. Tel. Sunset 8100, Ext. 755. Or write: U. S. Navy: Board of Survey, Appraisal and Sale: Naval Supply Depot, 30th St. and 3rd Av., Brooklyn, N. Y.

Eugene H. Tricou,
Lieut.-Commander (S. C.), U. S. N.

Buy it from the Navy

The story of a man who wakes up with another name

John Seneschal's Margaret *By Agnes and Egerton Castle*
$2.00
This Is An Appleton Book

INAUGURAL CONTEST BREWING AT CAPITAL

W. T. Galliher Is "Organization" Candidate to Head Preparations Committee.

M. M. AYRES IS MENTIONED

E. B. McLean Also in Race for Honorary Job—Move to Revive Inaugural Ball.

A three-cornered fight over the Chairmanship of the Inaugural Committee is brewing in Washington, D. C., and already echoes of the strife are being heard in this city. The place at the head of the committee which will have charge of the preparations for the inauguration of President-elect Harding on March 4 is filled by appointment by the National Chairman of the victorious party.

There are some minor candidates for the post, but the three leading contestants are William T. Galliher, President of the American National Bank of Washington, D. C.; Milton Milan Ayres, First Vice President of the Riggs National Bank and Edward B. McLean, publisher of The Cincinnati Enquirer and The Washington Post.

The "organization" candidate for the position is Mr. Galliher. He is Chairman of the Republican Central Committee for the District of Columbia and also Chairman of the Ways and Means Committee of the Republican National Committee for the District, in which capacity he raised many thousands of dollars for the Republican national campaign.

Mr. Ayres expects to become President of the Riggs National Bank after Jan. 1, when Charles Carroll Glover, who holds that position at present, will retire from it to become Chairman of the Board of Directors of the institution. The Riggs National Bank, which was a Government depository, got into a heated and protracted wrangle with John Skelton Williams, Controller of the Currency, who was backed by the Wilson Administration. Friends of Mr. Ayres believe that this will prove helpful to him in his fight to land the chairmanship and admit that his appointment to the post would be helpful to the institution with which he is affiliated.

The influences behind Mr. McLean, who is wealthy and entertains on a lavish scale in the McLean Washington home, are mainly social. Mr. McLean is on terms of close friendship with President-elect Harding and was one of his companions on the trip to Point Isabel, Texas.

WORE MAN'S GARB 15 YEARS

Woman Tells Court It Protected Her and Made Employment Easy.

Eleanor Howard, 34 years old, who was arrested in the B. R. T. subway station at Delancey Street early yesterday morning while dressed in men's clothing, pleaded guilty to a charge of vagrancy when arraigned before Magistrate Court, and was sent to the Florence Crittenton Home until Saturday, when she will be sentenced in the Women's Court. The woman told Magistrate Mancuso that for the last fifteen years she had worn men's clothing, and worked as a clerk for several mercantile firms in Philadelphia and was never arrested before.

The man's garb, she said, relieved her of the unwelcome attentions of men and made it easy for her to obtain employment.

HELD UP AND SLAIN IN CENTRAL PARK

Continued from Page 1, Column 7.

policeman. He saw none. Then he ran over to the chauffeurs standing at taxicabs in front of the Majestic Hotel. They took him to the office of the hotel so the clerk could telephone for a policeman.

On the arrival of policemen from the West Sixty-eighth Street Station the sailor guided them to the scene of the hold-up. The victim was found dead on the west path, beside a bench. Dr. Cox arrived from the Knickerbocker Hospital, and after a superficial examination, said the man was killed by a bullet fired through his mouth.

The body then was removed to the Arsenal station in Central Park, where, half an hour later, Dr. George Homan, Assistant Medical Examiner, looked over the body under the light of a pocket lantern.

Dr. Homan then declared the victim had died from a depressed fracture of the forehead and a compound fracture of the skull. He said he believed the man had been blackjacked.

Later Dr. Homan found a bullet wound in the left shoulder.

A search of the victim's clothing by the detectives revealed a letter addressed to Frank Barbor at 69 Seventh Avenue, and referred to an application Barbor made for a position as superintendent of an apartment house.

A membership card also was found on the body showing that Frank Barbor was a member of the Twenty-third Street branch of the Y. M. C. A. Several policemen said the man was a frequenter of the Park at night. The detectives obtained only a meagre description of the hold-up men from the sailor and Policeman Brown.

PARK SIGN MUST GO.

Supreme Court Justice Mitchell, in Bronx County, signed an order yesterday, at the request of John J. Kennedy, a taxpayer, of 5806 Moshulu Avenue, directing the Park Commissioners and Building Supt. Reveille of the Bronx to remove an advertising sign, 60 feet long and 25 feet high, erected in October at Moshulu Avenue and Broadway.

Residents of the neighborhood have objected to the sign on the ground that it was on park property, and on Friday night last an automobile party tried to destroy the structure.

Walter O'Neill, confidental investigator for the Controller, said that the Finance Department leased the sign to the advertising company for a term of years, but it was alleged in court, yesterday, that the Finance Department has no jurisdiction over the property.

Plea for Children's Clothing.

The Society for the Prevention of Cruelty to Children has issued an appeal to the public for partly worn or outgrown clothing for children between the ages of two and sixteen. There is a

POST TOASTIES

after a hike makes us all good scouts —says Bobby

Macy's Macy's

"The Patria"

Sterling Silver

TOILET WARE

The garland motif, the grace of line, the care in workmanship leave little to be desired in "The PATRIA" pattern. The mirror illustrated is an example of tasteful artistry which is worthy of your inspection and comparison. As it is a Macy creation, this design is not to be found in other shops.

"The PATRIA" pattern may be had on the following pieces:

Mirror	$39.50	Powder Jar	$24.89
Hair Brush	26.50	Military Brush, pair	36.50
Comb	11.24	Man's Comb	11.24
Nail Polisher	7.24	Hat Brush	7.44
Nail Polisher Tray	9.24	Clothes Brush	19.89
Manicure Scissors	6.34	Photograph Frame 5 x 7 in. opening.	34.75
Manicure Pieces, each	5.94		

Macy's—Main Floor, Broadway.

R. H. Macy & Co.
Herald Square Inc. New York

Macy's Macy's

Monroe Clothes

"New York Styles America" — Monroe Clothes New York"

GREAT NEWS!

Your Thanksgiving Day Clothes Are Here at

BIG SAVINGS!

Men's and Young Men's $40, $45 & $50

All Wool Silk Trimmed

Overcoats and Two Pants Suits

Now **$27.**

Tomorrow at Thanksgiving Service—on the Avenue—at the Hotels—at the Football Game—in fact, wherever you'll find well dressed New York men—there you'll see a Majority of them wearing Monroe Clothes.

For their Style alone, Monroe Clothes would be your selection above many makes sold at considerably higher prices—for we pride ourselves that Monroe Clothes lead in STYLE—But when you learn—as you will when you visit our Upstairs Shops that we have here for you, Overcoats not only of Superior Style, but of Super ALL WOOL fabrics—and Suits not only of such style critical New Yorker's immediately claim as right and made of such ALL WOOL textures as STRONG-HEWETS VIRGIN WOOL FABRICS at $27—then you will truly marvel and as hundreds of others daily do, ask—"HOW DO YOU DO IT?"

As to how we do it—let that be our worry—as a matter of fact we've ceased long ago worrying about prices—we've been kept too busy selling—and how well all New York appreciates good Clothes at a price they will gladly pay—Well—come up today and join the hundreds who are buying Monroe Clothes—and see.

Monroe Full Dress and Tuxedo Suits

(the kind that sell for $65 and $75 in most stores)

$40

And we will have it ready for you to wear to-night.

MANHATTAN

42nd Street cor. B'way
50 E. 42nd " " Madison
Nassau " " Frankfort
5 Cortlandt " " B'way
14th St. opp. Acad. Music
34th Street, cor. Broadway
46th Street & Broadway
59th " at Col. Circle
125th " cor. 7th Ave.
181st " cor. St. Nich's Av.

BRONX
Bergen Ave. at 149th St.
BROOKLYN
413 Fulton Street
587 Fulton at Flatbush
NEWARK—151 Market Street
JERSEY CITY—Newark Ave. & Bay
PATERSON—220 Main Street
YONKERS—Getty Square
PHILADELPHIA—10th and Market Streets
ALBANY, N.Y.—Corner N. Pearl and State Sts.

Monroe Clothes

"New York Styles America" — Monroe Clothes New York"

"The Wardrobe" Reg. U. S. Pat. Off.

of Centemeri Gloves

The Gift Set of Usefulness and Charm

TEN TO FIFTY DOLLARS

CHRISTMAS Gloves of Centemeri quality—*warm* gloves, *dress* gloves, *street* gloves, *golf* gloves, *aviation* gloves, *motoring* gloves, *winter sports* gloves—from France, England and America—in cleverly-planned gift sets, simple or elaborate—for much-to-be-envied men, women and children.

Men's Gift Set No. 2 at 10.00

Tan Capeskin *street* gloves—The Norwood—full PXM sewn, stitched backs . 3.00

Chamois *golf* gloves, natural color, with clasp fastening on back of hand, ventilation holes at knuckles 3.50

Camel's Hair Wool *warm* gloves—covert color, with tan leather binding . 3.50

Women's Gift Set No. 13 at 15.00

French Kidskin *dress* gloves—The Florine—two clasps, overseam sewn; white, browns, grays and colors . . . 3.75

Capeskin *street* gloves, one clasp, pique sewn, self embroidery—tan or brown, 2.75

Mousquetaires, sixteen button, overseam sewn—in Suede and Kidskin . . 8.50

Women's Gift Set No. 15 at 20.00

For the Avenue—The Seville—a French Kidskin glove, one clasp, pique sewn, heavy crochet embroidery—white, black, modes and all colors 4.50

For the Dance—a French Kidskin Mousquetaire glove, 20 button, overseam sewn, white only 10.00

For Sports Wear—The Fielder—a Capeskin soft gauntlet glove with contrasting gore insert, strap at wrist, pique sewn; tan, beaver, browns and grays . . 5.50

Men's Gift Set No. 4 at 15.00

Tan Capeskin *warm* gloves—The Peary—knitted wool lined, regulation wrist with strap 5.50

French Kidskin *dress* gloves, pique sewn, in white, black, gray or brown . . 4.50

Tan Capeskin *street* gloves—The Walton—full PXM sewn, spear backs . . 3.50

Scotch Wool *warm* gloves—oxford gray, 1.50

Sets may be broken or added to as desired

GIFT SETS *of* WOOL HOSE *and* WOOL GLOVES *from* 5.00

Centemeri Scotch and English Wool Hose and Wool Gloves—of the same intrinsic quality as the justly famous Centemeri French Gloves—in attractive sets for men and women.

Only 4 Saturdays before Christmas

Centemeri Gloves

400 FIFTH AVE.

Philadelphia Store, 123 South 13th St.

Another **FEDERAL** 1 to 5 Tons

A motor truck in the repair shop is a losing investment. Federals have a way of sticking on the job no matter how hard the usage or how rough the road. Sturdiness has been built into them.

Federal Motor Truck Co. of New York, Inc.

R. S. LOCKE, Manager

545 West 57th Street Call Columbus 6492

Let Cuticura Be Your First Thought Always

When the first signs of redness or roughness appear, smear gently with Cuticura Ointment to help soothe and heal, then bathe with Cuticura Soap and hot water to cleanse and purify. Finally dust on the refreshing Cuticura Talcum, a delicately medicated, exquisitely scented powder. If used for every-day toilet purposes, Cuticura does much to prevent skin trouble.

Sample Each Free by Mail. Address: "Cuticura Laboratories, Dept. 14C, Malden 48, Mass." Sold everywhere. Soap 25c. Ointment 25 and 50c. Talcum 25c. Cuticura Soap shaves without mug.

HAYS ASKS FUNDS TO PAY PARTY DEBT

Chairman Says $1,600,000 Is Needed to Clear Up Republican Campaign Expenses.

RETAINS $1,000 GIFT LIMIT

Declares Small Contributions From Many Persons Better Than Big Sums From a Few.

An appeal for funds to meet a deficit of approximately $1,600,000, by which amount the campaign expenditures of the Republican National Committee exceeded the contributions received, was directed yesterday to Republicans throughout the country by Chairman Will H. Hays. A letter was sent to all Republican editors, asking them to cooperate in the effort to raise this money.

In his letter to the editors Mr. Hays suggested that contributions might well be "in the nature of a Thanksgiving offering for the return to a certainly safe, sane, constitutional, progressive government."

In his appeal for funds Mr. Hays stated that but for his insistence upon limiting contributions to $1,000 it would have been easy to raise all the money needed while the campaign was in progress. He pointed out that as much money was spent in the Republican campaign four years ago, and all was supplied by about 700 contributors. There were 50,000 contributors of the $2,000,000 thus far received this year. Nevertheless, Mr. Hays, supported by the Ways and Means Committee, insists that the $1,000 limit be continued.

"I know the method is right," said Mr. Hays. "I am convinced that you and every other Republican want us to distribute the expense of campaigning in this manner if it can be done at all. To this end we are going to make a public appeal for funds, and in this effort I want your help. The success of the appeal will be of inestimable benefit to future party financing, and will go far in aiding our efforts to place the business of politics on the highest possible plane."

Chairman Hays believes the easiest way to liquidate the party's indebtedness would be by calling on "a limited number of generous Republicans" who could give substantial amounts. "This could have been done before election; it could be done now; but this policy I am unwilling to adopt, except as a very last resort," he adds.

Mr. Hays, in his letter to Republican editors, placed the cost of the Presidential campaign this year at approximately $3,400,000. This amount, however, does not include the expenses of the twenty months pre-convention organization work and publicity, or expenditures incurred in connection with campaigns conducted in some States, all of which he regards as preliminary work contributing in large measure to the party success.

SPENT $59,935 IN STATE.

Democratic Party Received $40,000 From Tammany Hall in Campaign.

ALBANY, Nov. 23.—The Democratic Party of New York State spent $59,935 in the last campaign, according to the report of Edward E. Perkins, Treasurer of the State Committee, which reached the office of the Secretary of State today. Forty thousand dollars were contributed by Tammany Hall, $10,000 by the Campaign Committee of the State Committee and $5,000 by the Alfred E. Smith Personal Campaign Committee.

George F. Thompson's campaign for Governor on the Prohibition ticket cost $1,616, his report showed. The receipts were $3,025.

Dudley Field Malone, Gubernatorial candidate of the Farmer-Labor Party, filed a statement showing expenditures of $706. Mr. Malone received contributions totalling $310 and his personal share was $456.

FUEL INVENTORY BY POLICE.

Mayor Orders Inquiry — Landlord Convicted of Not Heating House.

The police will within the next few days undertake a fuel inventory of the city, at the request of Mayor Hylan. They will visit factories and other large coal-consuming establishments in their respective precincts, and, if the anthracite situation warrants, will then visit the homes of consumers. Their questions will be confined to the amount of coal on hand, the amount required for Winter needs and the probability of having those needs supplied through their regular dealers.

District Attorney Harry E. Lewis of Kings County will continue his investigation by calling a number of men prominent in the coal trade in this city. In following the trail opened up by the testimony of Robert S. Feeney, Vice President of the Keller Coal Company, that "the Morgan interests" dominated the coal situation, Mr. Lewis, it was reported yesterday, may ask members of J. P. Morgan & Co. to testify. Among the witnesses he plans to call are Clarence B. Sturges, 17 Battery Place, mine agent for the Independent operators; L. V. Birmingham and George Baker Saint George of the Saint George Coal Company, 149 Broadway, and John F. Birmingham, President of the Delaware, Lackawanna and Western Coal Company, 120 Broadway.

Dr. Royal S. Copeland, Health Commissioner, announced yesterday the first conviction obtained this Winter by the Health Department of a landlord for failing to furnish heat. Abraham Stark, landlord of an apartment house at 1,467 Bedford Avenue, Brooklyn, was sentenced in the City Court to pay a fine of $100 or serve twenty days in prison for failing to heat his apartment house.

TO CHECK SCHOOL VANDALS.

Dr. Ettinger Suggests Vigilance Squads to Catch Guilty Pupils.

Dr. Ettinger has called the attention of Principals to the fact that the breakage of glass in the public schools is in excess of the breakage during former years, and that janitors have been instructed to do everything possible to obtain the names of pupils guilty of the offense so that they may be held responsible.

Presiding Justice Hoyt of the Children's Court and Police Commissioner Enright, he says, have promised to co-operate in every possible way. He suggests that the organization of vigilance squads and social service leagues, or their equivalent, is a valuable means of awakening in pupils an interest in the upkeep and protection of school equipment. In several progressive schools, he adds, good results have been obtained through said organizations.

THREATENS HUNGER STRIKE

"Let Him," Replies District Attorney to Brooklyn Prisoner's Letter.

District Attorney Harry E. Lewis of Brooklyn received a letter yesterday from Abraham Mastab of 885 Flushing Avenue, who is in Raymond Street Jail awaiting trial on a charge of burglary, stating that the writer would go on a hunger strike if the District Attorney did not permit him to go free without a trial. Mastab insisted that he was innocent.

"Let him strike," was the only comment Mr. Lewis had to make concerning Mastab's threat.

Protect Your Health With Frequent Disinfection

If you could see disease germs breed and spread by the thousands wherever they are permitted to thrive undisturbed, you would insist on daily disinfection in your office and in your home.

But germ life works invisibly—that is what makes the menace so dangerous. Frequent disinfection is the weapon to use against germs.

Lysol Disinfectant

Used regularly, Lysol Disinfectant kills germ life or prevents its creation.

At the office: Have a solution of Lysol Disinfectant sprinkled frequently in cuspidors, toilet-rooms, dark corners, on floors, rugs, etc.

In the home: Have a solution of Lysol Disinfectant sprinkled regularly in sinks, drains, toilets, garbage cans.

Insist that a little Lysol Disinfectant be added to all scrubbing water.

A 50c bottle makes five gallons of powerful disinfectant; a 25c bottle makes two gallons.

There is but one genuine Lysol Disinfectant—made, bottled, signed, and sealed by Lehn & Fink, Inc.

Lysol Toilet Soap — *25c a Cake*

Contains the necessary proportion of the antiseptic ingredients of Lysol Disinfectant to protect the health of the skin. It is also refreshingly soothing, healing, and helpful for preventing the skin. Ask your dealer. If he hasn't it, ask him to order it for you.

Lysol Shaving Cream in Tubes

Contains the necessary proportion of the antiseptic ingredients of Lysol Disinfectant to render the razor, strop, cup, and shaving-brush aseptically clean, guard tiny cuts from infection, and give an antiseptic shave. If your dealer hasn't it, ask him to order a supply for you.

Lehn & Fink New York Inc.

"Witty, amusing, as light as sun-flecked foam."—N. Y. Times

The Adventurous Lady *By J. C. Snaith*

This Is An Appleton Book

THE THANKSGIVING GIRL.

The frontispiece of this week's MID-WEEK PICTORIAL is a specially posed picture of the talented Genevieve Tobin of "Little Old New York." It shows the charming young woman in the act of carving a mince pie, specially taken for the MID-WEEK by Alfred Cheney Johnston. There are seventy-five etchings in this number of big news events the world over, including a topographical map showing the defeat of General Wrangel; the League of Nations conference; a new human document of President-elect Harding; the funeral of Terence MacSwiney; big football news; the drams. On news stands, 10c.—Advt.

CHAIN SHIRT SHOPS
Everywhere

Here's a Good Laugh On High Prices!

39,500
Famous "Donniebrook" Silk Knitted
CRAVATS
$1.45
At
Regular $2.50 and $2.75 Grade

Embodying the style and quality for which you pay $2.50 elsewhere.

In all the fashionable and fancy colors and in different combinations of white stripes on black or navy blue background. Made in correct widths.

Each tie is beautifully finished, with a lustrous satin slip-band to match, while the ends are reinforced with harmonizing silk threads. Something entirely new in neckwear.

You will marvel at these wonderful values; at their luxurious quality and perfection of finish—and most of all at the astonishingly low price!

Pass the good news along to that splendid judge of good values—"Friend Wife". She will not only be interested in buying a few for your present use, but in laying by a number of them for Christmas Gifts. She, too, will enjoy having a little laugh on high prices.

Buy at the Shop Nearest You

CHAIN SHIRT SHOPS
Largest Shirt Specialists in America

Downtown
26 Cortlandt Street
68 Nassau Street
136 Nassau Street
110 Chambers Street

Uptown
1407 Broadway (38th-39th St.)
1484 Broadway (42d-43d St.)
1656 Broadway
1945 Broadway (at 65th St.)

East Side
134 Delancey Street
2d Avenue (cor. 8th Street)

Uptown—West Side
97th & Broadway (N.W. cor.)
105 Lenox Avenue (Bet. 115th-116th St.)
2337 Broadway (at 87th St.)
1396 St. Nicholas Avenue (cor. 180th Street)
204 West 125th Street

Mid-Town
62 East 14th Street
200 Fifth Ave. (23d St.)
Breslin Hotel (cor. 29th St.)
Imperial Hotel (31st-32d St.)
McAlpin Annex (32d-33d St.)
Pennsylvania Hotel (32d St. side)
Pennsylvania Hotel (33d St. side)
Hotel Commodore (42d St.)

Bronx
2332 Third Ave. (149th St.)
843 Prospect Ave.

1011 Southern Boulevard

Brooklyn
367 Fulton Street
431 Fulton Street
716 Broadway
482 Fifth Avenue
679 Manhattan Avenue (Greenpoint)

Men's Shops in Which Women Like to Buy

The Man's Shop
A Floor of Complete Masculinity

There are the Twentieth Century Limited, the Pennsylvania Special and the Express Elevators to The Man's Shop at Lord & Taylor

More Prices Re-adjusted

SHOES, furnishing goods and hats—selections deliberately made from the world's best—have joined issues with The Man's Shop's clothing, in general lowering of price.

The Lord & Taylor practice of more than ninety-four years is again sustained—of doing the right thing by its customers.

In footwear, from golf and business shoes to evening dress—products of the finest bootmakers in America—our reductions are to figures which we believe today to be right.

On everything throughout the great stock of furnishing goods, from the richest imported neckwear to standard English and American underwear, we have made the same careful revision of prices.

The Man's Shop prices have now been *re-adjusted*—we believe to your entire satisfaction.

Lord & Taylor

38th Street — FIFTH AVENUE — 39th Street

The Man's Shop Tenth Floor

New York home of the Biltmore Homespun Overcoats

Express Elevators Without Stop

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IMPERATIVE-The quality that makes Bachrach portraits so desirable is the product of time and care~Appointments must be made at once to insure delivery for Christmas.

Bachrach photographs at $18 the doz.-up, are Xmas gifts that you can easily afford to give~and that your friends will always treasure.

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BROOKLYN

Studios in Twelve Eastern Cities

A Satisfied Customer

We received a letter the other day from a man well up in the Railroad Administration. In speaking of Guaranteed Mortgages he says:

"I am one of your very well satisfied investors. I have had now seventeen years experience with your company and with these mortgages and there has never been a ripple in the transaction.

"I am very strong indeed for your company and I am doing all I can among my men to bring this to their attention as I consider it one of the safest investments today that is known.

"To go a little further, if I had known your concern twenty-five or thirty years ago, I probably would be in a better financial condition than I am today."

The Certificates and Mortgages guaranteed by the Bond & Mortgage Guarantee Company are for sale at all of our offices.

TITLE GUARANTEE & TRUST Co

Capital $6,000,000
Surplus $11,000,000

176 B'way, 187 W. 125th St, 370 E. 149th St, 175 Remsen Street, Brooklyn
160 Fulton St., Jamaica 67 Jackson Av., L.I. City
50 Bay Street, St. George, Staten Island.

RICH, mild blend of Vuelta tobacco—Havana's best.

Marie Antoinette
"Cigar Par Excellence"

"Bought When Quality Is Sought"

Made in 27 sizes —10c. and up.

INVINCIBLE DE LUXE
Actual Size

15c in Handy Box—4 for 75c 10 for $1.50

E. KLEINER & CO., INC.
MAKERS NEW YORK

No DETECTIVE STORY

ever thrilled you more, no love-story ever delighted you more, no book of verses ever gave you more exquisite pleasure, we think, than you will get from

Caius Gracchus
By Odin Gregory

$2 net everywhere. De Luxe Edition, $5.
BONI & LIVERIGHT, New York.

A GOOD CHRISTMAS PRESENT.

A year's subscription to The New York Times, sent to a friend or relative as a Christmas present, will keep the recipient informed on happenings in all parts of the world, while the giver will be gratefully remembered 365 days in the year. Postpaid, $12 a year; six months, $6.—Advt.

DEAL WITH ALBERT TOLD BY KAUFMANN

Lawyer Reveals How Dr. Rumely Got Money Through Germans to Run Evening Mail.

MORGENTHAU IS A WITNESS

He, Dean Kirchwey, Two Judges and Congressman Testify in Behalf of Accused Attorneys.

Henry Morgenthau, former Ambassador to Turkey; Dean George H. Kirchwey of Columbia Law School, Justice Irving Lehman of the Supreme Court, Judge William H. Wadhams of General Sessions and Congressman Ogden Mills were among the character witnesses called yesterday in the Federal Court for S. Walter Kaufmann and Norvin R. Lindheim, lawyers, on trial with Dr. Edward A. Rumely on an indictment charging them with concealing from the Alien Enemy Property Custodian the alleged German ownership of The Evening Mail. The witnesses were called after Judge Grubb had denied motions for a dismissal of the indictment.

Mr. Morgenthau testified he had known Mr. Kaufmann for fifteen years and had found him to be the highest type of man as to truth and honesty. After the other witnesses had testified in similar vein, Mr. Kaufmann took the stand. He is blind and had to be led to the chair. He said he first met Dr. Bernhard Dernburg, the former Minister of Colonies for the Imperial German Government, and whose name frequently has been mentioned in connection with the purchase of the newspaper, in 1914 when in Germany. Dr. Dernburg came to this country soon after, the witness explained, and as a member of the Auer Company, a client of his law firm, conferred with him.

In October, 1915, Mr. Kaufmann said, Dr. Heinrich F. Albert, who ran a German fiscal agency at 45 Broadway, conferred with him about the shipment of oil from Germany to this country and told him the Germans contemplated purchasing a newspaper in this city. He had several conferences with Dr. Albert about the matter and eventually negotiations were entered through which $750,000 was loaned to Dr. Rumely on a note.

The witness said Dr. Albert told him he was representing Herman Sielcken, an American citizen residing in Germany. Dr. Albert explained, the witness declared, that Sielcken had stipulated Dr. Rumely could cancel the note any time he desired to do so.

The allied Governments were watching Dr. Albert's movements at the time, the witness said, and at the fiscal agent's request he had Walter Lyons, of Rennskorff & Lyons, bankers, act as a "go-between" in the deal. Lyons received $5,000 for his services, the witness said. Dr. Albert returned to Germany soon after.

The witness said Dr. Rumely's control of the newspaper proved to be expensive. He had $125,000 left from the $750,000 advanced by Sielcken, but needed $75,000 more to put new life into The Evening Mail. Dr. Rumely appealed to him for the money, and the witness communicated with Dr. Albert. The witness said he withheld that fact from Dr. Rumely, because he felt that if Dr. Rumely knew he could get the money so easily he probably would take advantage of the fact.

Under cross-examination of Hugh Alcorn, Federal prosecutor, the witness denied he did any work for the German Embassy in 1915. He was not sure that Mr. Lindheim, his law partner, handled the $10,000,000 loan in this country arranged by the embassy. He said he received no letters from the embassy, and could not recall having been requested by Dr. Albert to take a letter to Germany in 1915.

He said that, although he became a Director of the S. S. McClure Newspaper Corporation, holding company of The Evening Mail after Dr. Rumely gained control, he held no stock in the newspaper.

24,972 Immigrants to Connecticut.

HARTFORD, Conn., Nov. 23.—Figures in a report by Robert C. Deming, State Americanization Commissioner, show that 24,972 immigrants will have come to Connecticut in an eleven months' period, which includes the present month. Most of the newcomers were from Southern Europe.

SAYS STORES LURE THIEVES.

Court, in Sentencing Six Shoplifters, Urges Preventive Measures.

"My experience on the bench has shown that seven out of every ten shoplifters are tempted by the display of articles, apparently unprotected," declared Justice Freschi in Special Sessions yesterday, when four women and two men were found guilty of shoplifting in department stores. Three of the women were sentenced to one day each in the Tombs and fined, while the fourth was fined only.

Justice Herbert, who presided, and Justice Healy concurred in Justice Freschi's remarks, asserting that store proprietors should seek to prevent shoplifting rather than confine their efforts to the arrest and prosecution of offenders.

"I told the Men's Executive Club of a large department store the other evening," said Justice Freschi, "that, were I the owner of a department store, I have large signs in my store proclaiming that the establishment was protected by detectives. I would have the detectives in uniforms, for a uniform is a deterrent to stealing. It has a demoralizing effect on a potential criminal."

Charles Newman and Walter Patterson, both of 560 Tenth Avenue, received suspended sentences for stealing a pair of socks valued at 58 cents from a department store.

A. E. DOWLER SUED BY WIFE.

She Asks $15,000 a Year Alimony Pending Suit Against Exporter.

A suit for divorce by Mrs. Mary Dowler against Arthur E. Dowler, head of Dowler, Forbes & Co., exporters and importers, of 21 South William Street and Shanghai, China, was filed in the Supreme Court yesterday. Mrs. Dowler applied for $15,000 a year alimony pending the suit and in an affidavit said she heard that her husband made $1,000,000 for himself and $2,000,000 for his firm through the sale of horses and munitions to the allies. The attorneys in the case did not appear when it was called yesterday.

The Dowlers were married in San Francisco in 1894 and have three children. Two sons, Arthur and Edgar, were officers in the American Expeditionary Forces, and both were wounded twice. Mrs. Dowler accused her husban of misconduct at his home at Roslyn, L. I., and elsewhere, and said she will seek evidence in San Francisco.

EX-POLICEMAN IS KILLED.

Brooklyn Man Thought Victim of Auto or an Enemy.

Captain Daniel J. Carey of the Sixteenth Branch Detective Bureau after working all day yesterday was unable to solve the mystery of how William F. Gilmore, 70 years old, a retired policeman, suffered the injuries from which he died in the Williamsburg Hospital early yesterday morning. Gilmore, who lived at 105 Moffat Street, was found at the corner of Broadway and New Street with his skull fractured. He had left the Kings County Savings Bank, at Bedford Avenue and Broadway, where he was employed, shortly after 11 o'clock on Monday night.

The police believe that he was struck by an auto during the storm or that some enemy of his days as a policeman was responsible for his injuries.

ADVERTISEMENT.

KI-MOIDS
For INDIGESTION

In new granular form, dry on tongue, or with vichy or water, hot or cold, *preferably hot.*

QUICK RELIEF!
PRICE, 25-50-75¢

ALSO IN TABLET FORM

MADE BY SCOTT & BOWNE
MAKERS OF SCOTT'S EMULSION

DIFFICULTY

ADMITTEDLY, IT WAS RATHER A DIFFICULT TASK FOR FINCHLEY TO DEVELOP OVERCOATS OF THE STANDARD PRESCRIBED BY THIS ESTABLISHMENT, WHICH COULD BE RETAILED AT SIXTY DOLLARS. HOWEVER, AN INSPECTION WILL QUICKLY DISCLOSE THE SUCCESS OF THE UNDERTAKING.

SIXTY DOLLARS

CUSTOM FINISH WITHOUT THE ANNOYANCE OF A TRY-ON

READY-TO-PUT-ON

TAILORED AT FASHION PARK

FINCHLEY
5 West 46th Street
NEW YORK

Beauty With Ability In the Essex Sedan

It is not easy to associate the beauty and exquisite charm of the Essex Sedan with the extraordinary ability through which it has excelled all other cars by so many famous official proofs.

Yet what else could account for the unusual satisfaction and contentment Essex owners feel in their cars.

Essex holds the greatest official endurance record of 3037 miles in 50 hours. Four different Essex cars have 4 times broken the transcontinental record between San Francisco and New York. It holds the 24-hour marks for both dirt track and open road running. And for cars its motor size it holds all official speed and endurance records from 1 to 50 hours.

Moreover Essex gives all the light type saving in fuel, tires and oil. In addition its endurance and reliability eliminate much repair expense that less durable cars incur.

ESSEX MOTOR CARS

Touring . $1595 Cabriolet . $2100
Roadster . 1595 Sedan . . 2450
Prices f. o. b. Detroit

HUDSON MOTOR CAR COMPANY OF NEW YORK, Inc.
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BROOKLYN, N. Y. 1433 Bedford Ave. JAMAICA, L. I. Bergen & Hillside Ave. NEW ROCHELLE, N.Y. 967 Main Street BRONX, N. Y. 3680 Grand Concourse JERSEY CITY, N. J. 2570 Boulevard NEWARK, N. J. 960 Broad St. WHITE PLAINS 150-156 Martine Ave.

Duofold
Health Underwear
for Men, Women and Children

Change your underwear!

THE man, woman or child who doesn't enjoy brisk weather hasn't yet put on his or her Duofold.

When everybody wears Duofold everybody will be comfortable indoors and out, all winter long.

And there'll be less pneumonia and fewer colds.

Duofold is cotton on the inside, and wool on the outside. No wool touches the skin. Ask your dealer to show you this finest achievement in health underwear.

Duofold Health Underwear Co.
Mohawk, New York
To dealers, Wholesale Office, 231 Fourth Ave.

MEMORIAL TO AUSTRALIANS.

The Australians were hailed as having saved Amiens from the Germans. The Rotogravure Picture Section of The New York Times next Sunday will show Marshal Foch and General Philpot of the British Army attending the unveiling of the Australian Memorial at the Cathedral of Amiens.—Advt.

PACIFIC LIMITED
Chicago
Milwaukee & St. Paul Railway

California Service Restored

The *Pacific Limited* is again in service via the Chicago, Milwaukee & St. Paul Railway to California.

Leave Chicago (Union Station) 10:45 a.m. Arrive San Francisco 8:30 (third morning.).

Daylight departure from Chicago and daylight arrival in San Francisco.

Complete equipment—observation sleeping car, standard sleepers, tourist sleepers, coaches and dining car.

You travel over the double tracked, block protected Chicago, Milwaukee & St. Paul—Union Pacific and Southern Pacific Lines.

For sleeping car reservations and full information apply to

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FIVE BIG RETAILERS' ASSOCIATIONS UNITE

National Council Is Formed by Dry Goods, Clothing, Shoe and Millinery Organizations.

TAX REVISION IS DISCUSSED

Campaign to Be Launched in Washington—Consideration of Liquidation Is Sidetracked.

Representatives of the five principal national associations of retailers of dry goods, clothing, shoes and millinery, with a combined membership of 12,000 concerns, met yesterday in the Hotel Pennsylvania and formed the Council of National Retail Associations. Discussion of the crisis due to liquidation of high-priced stocks was sidetracked by the work of effecting an organization and consideration of a program of activity at Washington looking to a revision of the taxation system.

The associations represented were the National Retail Drygoods Association, the National Association of Retail Clothiers, the National Garment Retailers Association, the National Shoe Retailers Association of the United States and the Retail Milliners Association of America. These organizations met on Aug. 19 last, when the program for the organization of the council was ratified.

C. B. Clarke of the J. L. Hudson Company of Detroit, Chairman of the Taxation Committee of the National Retail Drygoods Association, presented a report on tax revision. It is understood to have considered the proposal of a tax based on turnover.

The Executive Committee of the National Retail Drygoods Association for two days had been considering means of liquidating the present high-priced stock, but decided the problem was one that confronted the individual store rather than one which could be met by a general principle.

At the conclusion of the meeting Lew Hahn, Secretary of the National Retail Drygoods Association, explained that the council was formed to bring together the five principal national associations of retailers, who had many interests in common, but who had been endeavoring to arrive at their objects through different means and methods. He said there was marked agreement among the representatives of the associations, and described the meeting as a "wordy" one.

At present it is contemplated that the council shall consist of ten members representing each of the five associations, each delegation voting as a unit and having equal authority in the affairs of the council.

Salmon P. Halle, President of Halle Brothers, Cleveland, Ohio, and President of the National Retail Drygoods Association, was elected Chairman of the council. The other officers were not chosen. The next meeting of the body will be held in Washington on Dec. 13.

Losses estimated at $250,000,000 have been occasioned by recent cancellation of orders, according to the Credit Cooperation and Credit Methods Executive Committee of the National Association of Credit Men. Its Chairman, H. F. Barker, pointed out the need of having a standard of practice in the buying and selling of merchandise. Mr. Barker's statement said:

"Believing that the business of this country is done too loosely, this committee wishes to point out certain salient facts. If we are to build up the kind of business conscience which will stand firm under all strain we must arouse our fellow-citizens to the need of a strong moral backbone. We must inject more religion into business!

"A careful survey of the cancellation practice reveals a more serious situation than was at first believed. The indefinite holding up of orders for later instructions has been a most potent factor in the slowing up of business. A surprising lack of moral fibre has been revealed.

"Proper value has not been placed on the purchase agreement. We have indulged in loose practices and nothing has given us a clearer insight into this unfortunate thing than the cancellations of recent months. When the market was in the sellers' hands questionable practices were frequently resorted to. Purchase agreements were often neglected when the commodities could be sold at higher prices.

"Not placing, therefore, the sole responsibility on the buyer when conditions were reversed and the market came to his hands, yet there has resulted from the lack of good faith in the treatment of orders a damage to business which we have endeavored in a general way to estimate."

Mr. Hahn was unable to say whether the council would be able to complete its tax revision activities in time to take up consideration of stock liquidation when it meets in Washington next month.

PROTECTS ROADS IN LOANS.

Commerce Board Makes Ruling on Use of Revolving Funds.

WASHINGTON, Nov. 23.—Railroads are justified in applying to the Interstate Commerce Commission for loans from the Transportation act revolving fund when money market rates are excessive, the commission held today, even though the working of the act provides that the carriers must show "inability to provide themselves with the funds necessary for the aforesaid purposes from other sources."

To give full force to the statute, the decision said, inability to obtain funds from other sources must be "construed as an inability to secure funds upon terms which the carrier with due regard for the public interests would be justified in accepting, and it must be held that an excessive rate of interest or other unduly burdensome or injurious conditions which the exercise of sound business discretion will not permit constitute inability, within the meaning of the statute, to obtain funds from other sources."

COLBY PICKS HIS AIDS.

Major General Cronkhite and a Rear Admiral to Accompany Him.

Special to The New York Times.

WASHINGTON, Nov. 23.—Major Gen. Adelbert Cronkhite, Commander of the Third Army Corps area, with headquarters at Baltimore, has been designated as military aide to accompany Secretary of State Colby on his forthcoming journey to Brazil, Argentina and Uruguay. A Rear Admiral of the Navy has also been selected as naval aide to the Secretary, but his name and that of the rest of the personnel of the party will not be announced before tomorrow.

Secretary Colby will start on his trip from Washington, unless there is another change in the itinerary, next Sunday afternoon, Nov. 28, leaving the Washington Navy Yard on the President's yacht, the Mayflower, for Norfolk, where he will board the dreadnought Florida on which the party will make the voyage to South America.

CUTS KOUNTZE ESTATE TAX.

Jersey Court Finds Amount Due State Not Properly Computed.

Special to The New York Times.

TRENTON, N. J., Nov. 23.—Sitting in Prerogative Court today, Vice Chancellor Buchanan ordered set aside a tax of $8,308, levied by the State Controller on the estate of the late Luther Kountze, a New York banker, and directed a recomputation of the tax.

Mr. Kountze left an estate of $4,676,770. In computing the State tax the Controller allowed deductions amounting to $423,475, but failed to omit the Federal tax of $894,449, which should have been taken out. The estate subject to taxation is $3,758,846, instead of $4,453,295.

The executors wanted a further reduction of $274,987, the value of New Jersey property bequeathed to his family, but this claim was not allowed.

FIELD WILL LAWYERS TO RECEIVE $960,000

$600,000 to Stanchfield & Levy, Elihu Root, J. S. Miller Sr. and E. O. Brown.

JUDGE FOELL FIXES SUMS

Edward F. Dunn, Representing Peggy Marsh's Infant Son, to Get $40,000.

CHICAGO, Nov. 23.—Construing the will of the elder Marshall Field has cost the estate of the multimillionaire merchant $960,000 for attorneys' fees alone. Judge Charles M. Foell of the Superior Court allowed that amount today to attorneys for the parties to the suit to contest the will.

The suit grew out of the efforts of Peggy Marsh, a London music-hall singer, to obtain a share of the late Henry Field's interest in the Field millions for her 3-year-old son, whose father, she asserts, was Henry Field. The court upheld all provisions of the will and denied Miss Marsh's application.

Under the construction of the will Marshall Field 3d received the income from Henry Fied's share of the trust, amounting to approximatey $40,000,000, in addition to the income from his own share, amounting to $60,000,000.

Among the awards to attorneys were: To Stanchfield & Levy, and Elihu Root and John S. Miller Sr., and Edward O. Brown, representing Marshall Field 3d, $600,000.

To John S. Miller Jr., representing Mrs. Nancy Perkins Field Tree, $100,000.

To John P. Wilson, representing trustees of the estate, $150,000.

To Edward F. Dunn, representing Henry Antony Marsh, infant son of Peggy Marsh, $40,000.

Domino Syrup

Delicious for Table Use
Just Right for Cooking

American Sugar Refining Company

"Sweeten it with Domino"

ESTABLISHED 1848 MARK CROSS TRADE MARK LONDON ACTUAL MAKERS

"HAVE A DROP" WITH MARK CROSS

Even Prohibitionists do not object to prices "taking a drop"—even a drop too much. For though the usual Volstead drop is only "one half of one per cent" (except for medicinal purposes) MARK CROSS offers the unusual drop of

20%

REDUCTIONS

On Numerous Styles of Gloves For Men and Women

And an Average Reduction of 20% On many styles of the Christmas Gifts Listed Below

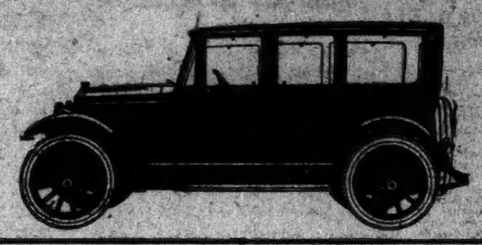
Travelling Bags and Suit Cases, fitted with Toilet Articles and without
Celluloid and Wood Dresser Sets
Toilet Cases with fittings, Umbrellas, Canes
Motor Restaurants, Motor Trunks, Robes
Manicure Cases and Belts for Men
Military Brushes in Cases
Collar Boxes and Pouches
"Juliet" Travelling Slippers
Brief and Attaché Cases
Gold Belt Buckles for Men
Crops, Golf Bags, Dog Collars
Side Saddles for Women
Enamel Cloth "Week-End" Cases
Hand Bags, Envelope Purses for Women
Memo Books and Bill Folds
Leather Cigarette Cases
Refreshment Sets, Sandwich Trays
Cheese and Cracker Dishes
Flower Vases, Candy Jars, Smokers' Sets
Metal and Glass Cigar and Cigarette Boxes
Glass and Metal Ink Stands
Decorated Glass Sherbets

Mark Cross

The World's Greatest Leather Stores

NEW YORK		BOSTON	LONDON
404 Fifth Ave. (At 37th Street)	253 Broadway (Opp. City Hall)	145 Tremont St.	89 Regent St.

Dealers Throughout the World



The Motor in the Willys-Knight is also used in the costliest automobiles in the world!

ENGLAND, France, Belgium—each of these nations produces one automobile so distinguished from all others by its incomparable excellence that even as its name comes to the lips quality leaps into the mind!

They are three of the costliest automobiles in the world!

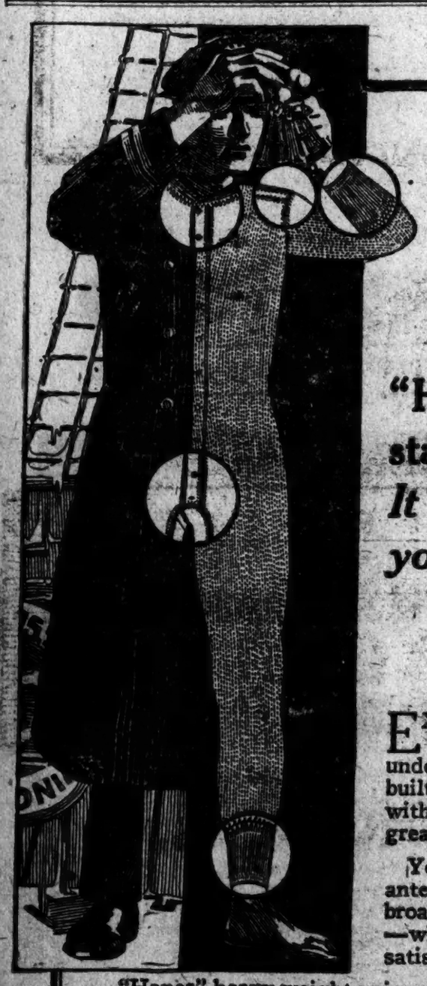
And all are equipped with the Quiet Knight Sleeve-Valve Motor!

The triumph of the Willys-Knight engineers is that they have reduced the cost of this famous motor by the magic wand of quantity and coupled to a moderate price the most perfect and economical piece of motor mechanism in the world.

WILLYS KNIGHT

WILLYS-KNIGHT
IMPROVES WITH USE

WILLYS-OVERLAND, Inc., Broadway at 50th St. Columbus 9400
BRONX: 2436 Grand Concourse (near 188th St.) Fordham 5340
BROOKLYN: Cor. Fulton St. and Bedford Avenue. Lafayette 8800
NEWARK: 526 Broad St. Mulberry 4020



Trade HANES Mark

ELASTIC KNIT UNDERWEAR

"HANES" is nationally standard underwear—*It will make good to you!*

Read Hanes Guarantee:
"We guarantee Hanes Underwear absolutely—every thread, stitch and button. We guarantee to return your money or give you a new garment if any seam breaks."

EXTRA wear, extra warmth and extra comfort are built into "Hanes" winter underwear for men just as accurate time is built into a good watch! "Hanes" is made with one ideal in mind — that it be the greatest underwear value at the price!

Your own test will prove why our guarantee on every "Hanes" garment is so broad. We know what *goes into* "Hanes"—what "Hanes" must deliver to you in satisfaction! "Hanes" never disappoints!

"Hanes" heavy weight union suits and the new silk trimmed, full combed yarn medium weight union suits (carrying the yellow Hanes label) have the non-gaping tailored collarette and elastic knit, shape holding arm and leg cuffs; an extra gusset assures extra comfort across the thighs; closed crotch *stays* closed; pearl buttons on to stay.

"Hanes" winter weight Shirts have the snug-setting elastic knit collarette. Drawers have a durable 3-button sateen waist band.

"Hanes" Union Suits for boys

are unequalled at the price for fleecy warmth, form-fitting comfort and wear-service. Made in sizes 20 to 34, covering ages from 2 to 16 years. 2 to 4 year old sizes have drop seat. Four desirable colors.

P. H. HANES KNITTING CO., Winston-Salem, N. C. New York Office 366 Broadway

Warning to the trade: Any garment offered as "Hanes" is a substitute unless it bears the "Hanes" label.

Next Summer—You'll want to wear Hanes Nainsook Union Suits!

Note the simplicity of the Dalton keyboard. Business men prefer the Dalton because any of their employees can use it.

Do Your Employees Make Mistakes?
—*install a Dalton*

Most employees make mistakes—not because they're lax, or slack, but because they can't help it—"it's human to err."

But you can be sure that your books your invoices and sales slips, your bank deposit slips are correct if your employees have a Dalton to help them. You can be sure that *all* the figure-work of your business is correct if you have a Dalton.

The Dalton is protection against figure errors—it insures accuracy.

This is so because the Dalton is so simple to operate that any one can use it—your clerks, your stenographers, your bookkeepers, the office boy like the Dalton because they can use it immediately without previous practice, and because it saves them time and labor.

For the Dalton has 10 keys only; even selection of columns is unnecessary—numbers are automatically placed in their correct numerical order by the machine itself. And it's 25 to 80 per cent faster than any other method of adding and calculating.

The Dalton adds, subtracts, multiplies, and divides, figures interest and discounts, handles fractions, figures costs and wages, tabulates, cross-foots—whatever the nature of your figure-work, the Dalton will save you tremendously in time and effort.

Have a Demonstration

Phone us, and at no cost whatever to yourself we will bring a Dalton to your store or office for a demonstration on your own figure-work. And it will only take a few minutes of your time. Telephone today.

Phones, Barclay 98 or 99

GRUBBS & SHERIDAN, Dalton Sales Agents
644 Woolworth Building, New York, N. Y.
Main Office and Factory, Cincinnati, Ohio

Dalton

Adding-Calculating Machine

FINDS MALNUTRITION RIFE IN THE SCHOOLS

Aid Society Reports That General Average Among Pupils Here Is 20 Per Cent.

OUTLINES REMEDIAL PLAN

Would Collect Children in School Health Centres and Educate Parents.

A detailed report on the prevalence of malnutrition among school children is included in the annual report of the Children's Aid Society, issued yesterday. This report declares that undernourished children are to be found in the schools in appalling numbers.

Investigation in the ten schools of the Children's Aid Society showed that from 20 to 67 per cent. of the children were suffering from malnutrition and from 12 to 35 per cent. were classified as needing immediate medical attention for ailments that prevented proper physical or mental development. It is pointed out that the general average of malnutrition among public school children is 20 per cent., and that the average of children needing medical attention is 4 per cent. This is the table of percentages for the schools of the Children's Aid Society.

	Malnutrition. P.C.	Chronic Defects. P.C.
Fifty-third Street School	67	25
Henrietta School	51	28
Avenue B School	49	28
Sullivan Street School	44	24
Italian School	44	22
West Side School	41	23
Rhinelander School	41	18
Jones Memorial School	36	18
Sixth Street School	36	19
Tompkins Square School	29	22

After experiments in its Fifty-third Street School, the Aid Socity outlines a plan for improving the condition of the children. First, it would collect these children in school health centres, so that home care and food could be supplemented; defects would be eliminated at clinics and hospitals, and some would be sent to convalescent homes. Another point would be the education of parents.

homes this year, and the society now has 1,670 adopted children under its supervision. The Chapin Adoption Nursery, under the supervision of Mrs. Henry D. Chapin, wife of the physician who selected the children adopted by Mrs. Finley J. Shepard, has been opened at Lexington Avenue and 127th Street, where babies for adoption are "displayed" to prospective foster-parents.

DOLLAR WHEAT COMING, SAYS KANSAS MILLER

Cereal Quoted at $1.25 in Southwestern Part of State—Corn at 25 Cents.

Special to The New York Times.

PRATT, Kan., Nov. 23.—"Dollar wheat" was predicted here today by J. B. Frisbie, manager of the Pratt Flour Mills.

"We might as well face the music," he said. "There is no need to hide the truth. Wheat is bound to go down and I believe it will touch the dollar mark."

Wheat touched a new low level in Southwestern Kansas yesterday when in Pratt market it was quoted at $1.30. Iuka, six miles from here, had $1.25 wheat. Corn at Iuka was quoted as low as 25 cents and from 30 to 35 cents in Pratt.

TOPEKA, Nov. 23.—Local grain dealers today were offering $1.35 a bushel for No. 1 wheat and 40 cents a bushel for corn. These prices are said to be the lowest here since 1916.

GEN. PRIME'S WILL FILED.

Five Children Get Estate — Asks Them to Defend Christian Faith.

WHITE PLAINS, N. Y., Nov. 23.—The will of General Ralph E. Prime, the oldest lawyer in West Chester County at the time of his death, on Sept. 27 last, at Yonkers, was filed with Surrogate Slater today.

General Prime, who was a veteran of the Civil War and a thirty-third degree Mason, left a fortune which, outside a number of charitable gifts, is divided among his children, Katherine Prime Jessup of Beirut, Syria; Ralph E. Prime Jr. and William C. Prime of Yonkers, Julia Prime Knapp of Syracuse and Arabella Prime Murray of Flushing.

One clause of the will contains this injunction:

"I charge my children with all they are and all they have and all they shall have to stand by and defend the Christian faith and love, honor and worship the Blessed Lord Jesus, who in His precious sacrifice and death and blood, and in it only, has taken away from them and from me the defilement of sin."

Among General Prime's charitable gifts is $5,000 to the Presbyterian Hospital of Manhattan.

Plans German Nitrate Plants Here.

BERLIN, Nov. 22.—Preparations have been made by the German Aniline Syndicate to erect nitrogen plants in the United States and Japan, and directors of the Syndicate have already opened negotiations with the Governments of those countries, says the Zeitung am Mittag.

BRYCE CALLS US TO WORLD RESCUE

Former Ambassador Urges Anglo-American Co-operation for Reconstruction.

NATIONS NOW IN AN ABYSS

American Influence Wanted Because It Is Above European Jealousies and Ambition.

BOSTON, Nov. 23.—Viscount James Bryce, former British Ambassador to the United States, pictured the world in "the abyss of calamity into which the war has plunged it" in a letter to the Colonial Society of Massachusetts, made public today. The American and English peoples, he said, were specially called to try to rescue the world from danger. He added that America's influence was prized because "she is impartial, raised above the jealousies and ambitions that vex this distracted Europe."

Lord Bryce wrote to express regret at his inability to attend the annual meeting of the society, which this year celebrated the tercentenary of the Landing of the Pilgrims.

"The little band of humble men who landed in wintry weather on the bleak Plymouth coast planted among you those principles or ordered freedom and self-government which have spread from ocean to ocean and become a beacon light to the nations of two worlds," he wrote. "Your whole history is a witness to their powers. The common faith of the American and the English peoples in those principles—I speak of peoples, not of governments, for governments sometimes misrepresent their peoples and make them misjudged—the common devotion of these peoples to the same ideals of justice and liberty as the foundation of peace, mark them out as specially called to stand side by side in trying to rescue the world from the abyss of calamity into which the war has plunged it. Everything depends on their friendship, and we prize the influence America can exert not only because she is strong but because she is impartial, raised above the jealousies and ambitions that vex this distracted Europe. In the cordial co-operation of these two peoples, animated by the same high traditions, lies the best hope for the future peace of the world."

All day long—in the office or shop, in the cars, the crowded stores—you have been breathing in germs of sore throat, tonsillitis, influenza, what-not. In the warm crevices of throat and mouth they multiply with incredible speed.

Perhaps *you* are in rugged health and they find no weakened spot to attack. But what of those at home? *They* may be less able to resist these armies of ill-health and the home-coming kiss may bear the dread germs of disease.

A pleasant—almost candy-like—Formamint dissolved in the mouth now and then during the day makes the *mouth fluids* antiseptic, keeps germ-growth within bounds, and forms a strong defence against disease.

If the throat is already sore, the frequent use of Formamint keeps the membranes bathed in this splendid antiseptic, allays inflammation, prevents new infection and gives the tissues a chance to heal.

Children are glad to use them and should do so freely, as crowded school-rooms are fruitful fields for the spread of throat infection.

Formamint is sold by all druggists. Any druggist will tell you how widely Formamint is recommended by throat specialists, physicians and dentists.

Formamint

GERM-FIGHTING THROAT TABLETS

Formamint is our trade mark. It identifies our product. Bauer Chem. Co., Inc., N.Y.

"How about deliveries on this job?"

—RAND Visible Records put all the production facts at your fingers' ends

NO holding up of decisions while assistants scurry after reports from different parts of the organization, no laborious search through blind, closed files. With records displayed the RAND way, *all the facts show at a glance!*

In RAND Traco Cabinets or on RAND Revolving Stands the cards overlap one another so that all the index names show. You run your eye down the panel, which visualizes every name, till you see the one you want, then raise the card ahead—and all the recorded data is *there*, ready to help you to an immediate decision.

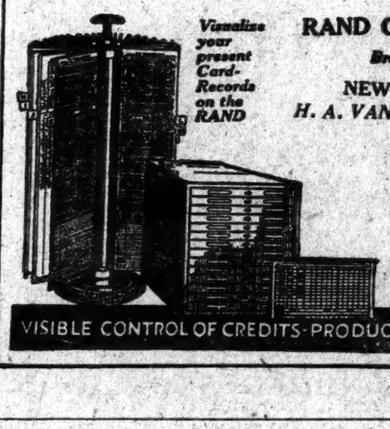
Absolute control of every situation comes from knowledge of the FACTS—not from guess work or theory. In all phases of production work—purchase, planning, order or stock—records on RAND Equipment through their instant accessibility make perfect control possible.

In other important phases of modern business—in Control of Credits, in Sales Promotion, Personnel Control, etc.—RAND Visible Card Equipment has established a nation-wide reputation as an overhead-saving and efficiency-bringing partner of wideawake executives.

Ask our local office today to talk with you about your particular problem—RAND will help you to a better, faster and cheaper business control.

Among the Users of RAND Systems of Visible Control are:

Loose Wiles Biscuit Co.
Standard Oil Co. of N. J.
Ingersoll Rand Co.
Franklin Simon & Co.
Best & Co.
Linen Thread Co.
Henry Lindenmeyer & Sons.
Tree Company, Inc.



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Branches and Sales Agencies in all Leading Cities

NEW YORK OFFICE: 110-114 West 42nd St.
H. A. VAN HOUTON, Manager Phone Bryant 2975

RAND

VISIBLE BUSINESS-CONTROL

VISIBLE CONTROL OF CREDITS-PRODUCTION-PERSONNEL-STOCK-SALES PROMOTION

ADVERTISEMENT. ADVERTISEMENT. ADVERTISEMENT.

"Thou Shalt Not Kill"

Read and Obey

Put on your TIRE CHAINS at the first drop of rain

Above are photographic reproductions of the front cover and first page of the booklet containing the *motor laws and traffic regulations of the New York Police Department.*

For the purpose of lessening automobile accidents, patrolmen have been instructed to stop and inspect every car and hand a copy of this booklet to the driver.

We Don't Make Many Shoes

IN the Edwin Clapp Factory, the quantity of production has always been subordinated to the quality of the product. We do not make many shoes, but we are proud of every pair. For over half a century, our trade-mark has been familiar to those who appreciate and admire art and skill as expressed in shoemaking.

We specialize in the finest quality Australian Kangaroo for City wear, but carry an extensive variety of other leathers suitable for every time, every place and every occasion.

WOMEN:—At both our Shops you will find distinctive styles in Edwin Clapp Shoes for Women, embodying trim feminine style with sturdy masculine service.

THE Edwin Clapp SHOE

Established 1851

New Down-Town Store
146 Fulton Street, near Broadway

Up-Town Store
6 East 42d Street—3 doors from Fifth Av.

HENRY BLOCKS JURY IN INQUIRY ON VICE

The ex-Police Inspector Refuses to Answer Questions and Is Haled Before Weeks.

JUSTICE CLEARS THE COURT

Police Official, Under Sentence for Perjury, Declines to Talk—May Indict City Officials.

The refusal of former Police Inspector Dominick Henry, who is under sentence for perjury, to answer questions asked by the Extraordinary Grand Jury, blocked the jury's inquiry, yesterday, into the alleged failure of officials to prosecute gambling and vice cases. Henry was haled before Justice Weeks in the Criminal Term of the Supreme Court and after a secret hearing, during which, it is said, he was threatened with a contempt of court charge if he declined to testify, it was announced that the inquiry had been adjourned until this morning.

The jury was expected to return two or possibly three indictments, two of them against prominent city officials. It is believed that they will report on the indictments today, whether or not Henry testifies.

The phase of the inquiry taken up relates to the publication of charges against Assistant District Attorney James E. Smith by Commissioner of Accounts David Hirshfield and former Inspector Henry. In its investigation, which has continued for more than a year, the Extraordinary Grand Jury called as witnesses many officials and former officials of the Police Department and of the District Attorney's office. Mr. Smith has been given a clean bill of health as the result of the jury's inquiry, and the circumstances of the charges against him, i. e., that he failed to do his duty in the gambling and vice investigations, are the object of the present inquiry.

Former Inspector Henry was the only witness yesterday. He had been before the jury less than an hour when the jury members filed out of the District Attorney's library, where the inquiry is being held, and went down to the Criminal Term of the Supreme Court. When Justice Weeks arrived in court he ordered all but the members of the Grand Jury, Henry and representatives of the District Attorney's office to leave the courtroom. A protest was begun by one of the reporters, but Justice Weeks ended the protest with the declaration that "the Court will hear nothing."

Following the secret session before Justice Weeks, which lasted about thirty minutes, Henry left the building, declining to discuss either the proceedings before Justice Weeks or the Grand Jury inquiry. It is believed that he was questioned about the circumstances of the publication of the affidavits accusing Mr. Smith last March, as a result of which Henry's indictment, conviction and sentence for perjury were brought about. He is out on bail pending appeal.

Assistant District Attorney James E. Smith is also under indictment as a result of the Extraordinary Grand Jury's inquiry, but in an entirely different matter. Smith, Charles F. Murphy, the Tammany leader, and others are alleged to have entered into a conspiracy to defraud the United States Government out of the income tax on Mr. Murphy's share of the profits from the Malto-Dextrine concern, controlled by Louis N. Hartog. The indictment also alleged that the defendants conspired to force Hartog to drop a civil suit he had brought against Charles F. Murphy.

DINNERS GIVEN TO NEEDY.

Camp Fire Girls Provide Well-Filled Thanksgiving Baskets.

Kenikone Wohelo Camp Fire Girls will give Thanksgiving dinners to needy families, it is announced from the Camp Fire Girls' headquarters, 31 East Seventeenth Street. Each basket, valued at $5, contains a fresh ham, potatoes, onions, cranberries and squash, sugar, butter, tea, a little candy and fruit, a few toys for the children and bright handkerchiefs.

The Camp Fire Girls made the money for the baskets by special work. One girl bought shoe polish and polished the shoes of her school mates, with the money earned in this way she bought sugar which she converted into candy which she sold at a good profit. With the candy money she bought books at wholesale and sold them to her friends at retail and gave the final sum to the Thanksgiving Basket fund.

GEM SALES, $180,000,000.

Jewelry Man Estimates Year's Downtown Wholesale Business.

Wholesale jewelry sales in the John Street and Maiden Lane District approximated $180,000,000 in the last year, according to an article by Samuel Conover, President of the Fidelity-International Trust Company, in The Jeweler's Circular. Of these sales about $100,000,000 were in precious stones, $35,000,000 in gold ornaments, settings and plate; $15,000,000 each in optical goods, silver and silver plated wares, and platinum.

Jewelry comes third in the list of annual sales in the district south of Brooklyn Bridge and east of Broadway, according to Mr. Conover.

Announcement

H. Hicks & Son, Inc.

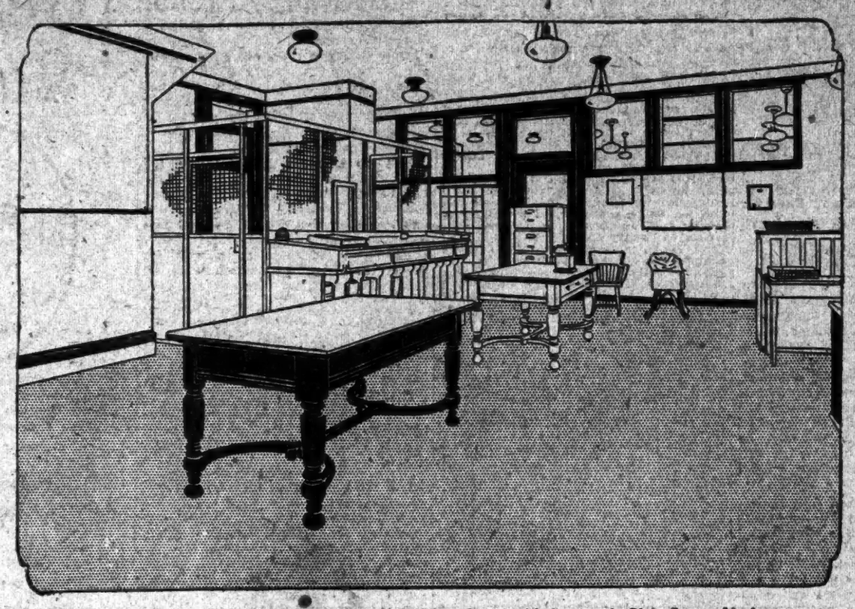
have moved to

675 Fifth Ave.

at 53d Street

Bon Voyage Baskets—Holiday Baskets
Presentation Baskets

Telephone Plaza 5453



One of the offices in the New York City Municipal Building, floored with Armstrong's Plain Brown Linoleum

Speaking of Floors—

HERE are some facts about floors of Armstrong's Linoleum:

Their first cost is lower than that of hardwood, marble, or tile.

They do not require expensive refinishing.

They are remarkably easy to clean.

Ordinary care will keep them in perfect condition.

Because linoleum has cork as its principal ingredient, Armstrong's Linoleum floors are elastic, springy to the tread, quiet to walk on.

If you are planning a public building or a business building, if you are going to lay new floors in your store or office, consult your architect or contractor about Armstrong's Linoleum. We will be glad to send him data and specifications for laying, also names of good stores equipped to do this work.

A good way to install Armstrong's Linoleum is to cement it down firmly over a layer of builders' felt paper. Laid in this manner, a linoleum floor remains as smooth and tight as the day it was laid.

All Armstrong's Linoleum is guaranteed to give entire satisfaction. Identify it by the Circle A trademark on the burlap back.

Look for the CIRCLE "A" trademark on the burlap back.

For Business Floors

ARMSTRONG CORK COMPANY, LINOLEUM DEPARTMENT
Lancaster, Pennsylvania

Armstrong's Linoleum

EMILE G. PERROT

Formerly of the Firm of
BALLINGER & PERROT
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Announces the opening of his new offices in the

Woolworth Building
New York

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Mr. Perrot's name has been intimately associated with the creation of many of the great industrial structures erected during the last quarter century.

Today, with a carefully selected organization equipped to handle the largest work, he announces the continuation of his professional activities unrestrictedly under his personal direction and supervision, in the designing and construction of modern industrial plants and institutions.

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OFFICE, LOFT, STORE AND BANK BUILDINGS
Boyertown Burial Casket Co., Philadelphia
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Smith, Kline & French Co., Philadelphia
Charles Lentz & Sons, Philadelphia
Larkin Company....Philadelphia
Manufacturers' Realty Co., Philadelphia
F. A. North Co....Philadelphia
De Long Building...Philadelphia
Bernard Gloeckler Co., Pittsburgh, Pa.
Gerhardt & Friedlander, Hazleton, Pa.
National Casket Co., New York
Physicians' Building, Lexington, Ky.
E. M. Harris.....Philadelphia

INDUSTRIAL PLANTS MACHINERY, IRON AND METALS
Victor Talking Machine Co. (over 40 repeat orders) Camden, N. J.
Edward G. Budd Mfg. Co. Philadelphia
Municipal Repair Shop, Philadelphia
Hugo Bilgram.....Philadelphia
Otis Elevator Co....Philadelphia
Abram Cox Stove Co., Philadelphia and Landsdale, Pa.
De Long Hook & Eye Co., Philadelphia
Esterbrook Steel Penn Mfg. Co., (six orders)..Camden, N. J.
S. L. Allen & Co... Philadelphia
American Engineering Co., Philadelphia
Earle Gear and Machine Co. Philadelphia
H. B. Underwood & Co., Philadelphia
L. F. Seyfert's Sons, Philadelphia
Kelly & Jones Co., Greensburg, Pa.
Crane Co.....Philadelphia
J. D. Johnson Co., Camden, N. J.
Essex Foundry Company, Newark, N. J.
American Pulley Co., Philadelphia
American Gasaccumulator Co., Elizabeth, N. J.
Warren Webster & Co., Camden, N. J.
Samuel J. Creswell Iron Works, Philadelphia
S. Faith & Co.....Philadelphia
Thomas Halton's Sons, Philadelphia
Merchant & Evans Co., Philadelphia
Anchor Cap & Closure Corp., New York
J. S. Thorn Co. .. Philadelphia
Tioga Steel & Forge Works, Philadelphia

PAPER, CHEMICALS, PAINTS, SOAP, RUBBER, GLASS, ETC.
Federal Paper Board Co. (five orders)..Bogota, N. J.
Becker, Smith & Page, Inc., Philadelphia
Datz Manufacturing Co., Philadelphia
Barrett Manufacturing Co., Philadelphia
John Lucas Co.....Philadelphia and Gibbsboro, N. J.
Harrison Brothers & Co., Philadelphia
Patterson-Sargent Company, New York
Chas. W. Young & Co., Philadelphia
George H. Rooney Co., Chester, Pa.
Lambertville Rubber Co., Lambertville, N. J.
Hiram-Turner Glass Co., Philadelphia and Rosslyn, Va.
Ehret Magnesia Manufacturing Co.....Port Kennedy, Pa.
American Ice Co....Philadelphia
Vulcanite Portland Cement Co., Vulcanite, Pa.
Bath Portland Cement Co., Bath, Pa.

PRINTING, LITHOGRAPHING, ETC.
The Lord Baltimore Press, Baltimore, Md
The New York Consltd. Card Co. New York
Chilton Printing Co., Philadelphia
Lexington Leader, Lexington, Ky.

WOODWORKING AND FURNITURE
Lester Piano Co. (nine orders), Lester, Pa., and Philadelphia
Winter & Company..New York
Heywood Brothers & Wakefield Co.....Philadelphia
S. Karpen & Brothers, New York
Henry H. Sheip....Philadelphia
A. Schoenhut Co... Philadelphia

LEATHER, SHOES AND SPECIALTIES
Surpass Leather Co., Philadelphia
C. J. Matthews & Co., Langhorne, Pa.
McNeely & Co.....Philadelphia
Laird, Schober & Co., Philadelphia
E. Hubschman..... Philadelphia
W. A. Haines.....Philadelphia

TEXTILES, DRY GOODS, ETC.
The Viscose Company (eleven buildings)..Marcus Hook, Pa.
The Viscose Company (five buildings).....Roanoke, Va.
The Viscose Company, Lewistown, Pa.
Duplan Silk Corp. (four orders)..Hazleton, Pa.
Duplan Silk Corp., Dorranceton, Pa.
Guaranty Silk Corp., Nanticoke, Pa.
Salt's Textile Mfg. Co., Bridgeport, Conn.
Salt's Textile Mfg. Co., Lyons, France
Aberfoyle Manufacturing Co., Chester, Pa.
Andre Martin (Clearfield Textile Co.), Clearfield, Pa.
James Lees & Sons Co., Bridgeport, Pa.
B. F. Boyer & Co., Camden, N. J.
Fern Rock Woolen Mills, Philadelphia
Rambo & Regar, Norristown, Pa.
Jacob Gerhart, Hazleton, Pa. and Mahanoy City, Pa.

FOOD PRODUCTS, CONFECTIONERY AND BEVERAGES
National Biscuit Co., Philadelphia
National Biscuit Co., Cleveland, Ohio
The Bell Company, Philadelphia
Acme Tea Company, Philadelphia
Crane Ice Cream & Baking Co., Philadelphia
Keebler-Weyl Baking Co., Philadelphia
Oakdale Baking Co., Philadelphia
Fleischmann's Vienna Model Bakery, Inc.....Philadelphia
Philadelphia Home Made Bread Co.....Philadelphia
Great Atlantic & Pacific Tea Co., Jersey City, N. J.
(3 repeat orders)
Pennsylvania Chocolate Co., Pittsburgh, Pa.
Chocolat-Menier, Hoboken, N. J.
American Chicle Company, New York City
Joseph Campbell Co., Camden, N. J.

MISCELLANEOUS
Automobile Club of Philadelphia, Philadelphia
Locomobile Co. of America, Philadelphia
United States Post Office Garage, New York
American Stores Co., Garage, Philadelphia
Forrest Laundry....Philadelphia
Salem Laundry....Salem, Mass.

HOUSING
Union Park Gardens, U. S. Shipping Board, E. F. C. and The Liberty Land Co., (503 Dwellings), Wilmington, Del.
The Viscose Co., (262 Dwellings), Marcus Hook, Pa.
The Viscose Company, Roanoke, Va.
Lewistown Housing & Development Co., (60 Dwellings), Lewistown, Pa.
Samuel Horner, Jr., (157 Dwellings).....Philadelphia

INSTITUTIONS
Villa Maria Academy, Sisters of the Immaculate Heart, Frazer, Pa.
St. Mary's Hospital, Sisters of St. Francis.....Philadelphia
Chester Hospital.. Chester, Pa.
Northeastern Hospital, Philadelphia
John B. Stetson Hospital, Philadelphia
St. Michael's Industrial School, White's Ferry, Pa.
Fordham University, New York
The City Club of Philadelphia, Philadelphia
Engineers' Club of Philadelphia, Philadelphia
Philadelphia Turngemeinde, Philadelphia
The College Arms Hotel, DeLand, Fla.

Jaeger Woolware
PRONOUNCED YAY-GER
100% VIRGIN WOOL

Smart Toggery
In Camel's Hair

From the top of her chic hat to her dainty feet Milady is snugly togged in Imported Camel's Hair.

Adorably becoming are the close-fitting soft hats embroidered in rich contrasting shades. Priced $12.00.

The coats have heavy welded seams with youthful swagger lines. Newly imported models with mannish or convertible collars. Priced from $100.00.

And there's ribbed hosiery of camel's hair to match, extra long to assure warmth; with snug fitting ankles. $4.25. Or in heather mixtures $4.00. Lighter weights, $3.00.

Careful attention is given to orders from our catalog.

Dr. Jaeger's Co.
306-5th Ave
and 32 MAIDEN LANE
NEW YORK

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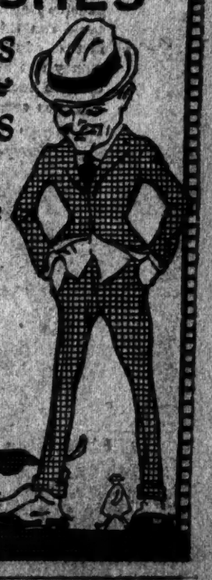
BROWN AND OX-BLOOD SHOE POLISHES

BEST FOR HOME SHINES
~SAVE THE LEATHER~
THE BIG VALUE PACKAGES

Also PASTES and LIQUIDS for Black, Tan and White shoes

THE F. F. DALLEY CORPORATIONS LTD. BUFFALO, N.Y.



FALSE PERMIT USED FOR $75,000 WHISKY

Forgery of Local Dealer's Name Leads to Seizure of Big Shipment.

RESTAURATEURS MAKE PLEA

Declare Lack of Wine and Beer for Cooking Is Driving Away Their Patrons.

Prohibition enforcement agents, under the direction of Federal Supervising Prohibition Agent Frank L. Boyd, seised yesterday 1,000 cases of Kentucky whisky, valued at about $75,000, at Pier 4, North River, soon after the shipment, which came in over the Pennsylvania Railroad, had been brought across the river. The liquor was brought here on a forged permit, issued in the name of a legitimate wholesale dealer in this city, whose signature also was forged, according to Mr. Boyd.

The whisky was shipped from a distillery in Kentucky and was consigned to a permit holder in this city. When he received notice from the railroad company of the arrival, this permit holder, whose name was not given out, notified Mr. Boyd that there was something wrong, as he had not ordered the whisky. It was found that the withdrawal permit, which bore the name of Prohibition Director O'Connor, was a forgery and that the signature of the permit holder was not genuine. At Mr. Boyd's office it was said that the forged permit, which was dated about two weeks ago, had not gone through Mr. O'Connor's office at all, but evidently had been sent from here to the Kentucky distillery.

The seizure yesterday brings the total value of liquors confiscated in the last two months since Mr. Boyd has been here to $1,500,000. There is now about $2,000,000 worth of seised liquor stored in the Knickerbocker Warehouse.

United States Judge Garvin, in Brooklyn, imposed yesterday four jail sentences for violations of the Volstead act. Stephen Seier, a waiter, of the Blossom Heath Inn, Lynbrook, L. I., was sentenced to twenty days for selling liquor; John Bush, a bartender, of 802 East Eighth Street, was sentenced to five days for selling, and a like sentence was imposed on Theodore Milhahn, a bartender in the liquor store of Louis Brahn, Jamaica. Louis Brahn was sentenced to two days for maintaining a nuisance.

A delegation representing the Society of Restaurateurs of New York called on Prohibition Director O'Connor yesterday and urged that hotels and restaurants be permitted to use wine, beer and liquor for culinary purposes. They asked that permits be issued for three months in the first instance. Mr. O'Connor said there was now no rule or regulation of the department for the issuance of such permits.

The Director was told that the hotel and restaurant business was sustaining heavy losses because of inability to prepare and serve many dishes demanded by the public of which wine, beer or liquor was a necessary ingredient. American cuisine had deteriorated to an alarming degree, it was asserted, because liquors could not be used in cooking, and this had reduced the number of patrons in high-class restaurants and hotels.

MAN 75 KILLS ANOTHER 90.

Jersey Almshouse Inmate Attacks Three With Iron Pail.

Special to The New York Times.

PATERSON, N. J., Nov. 23.—Richard Oddy, 75 years old, at 2 o'clock this morning attacked three other inmates in his room at the Paterson Almshouse with a heavy iron water pail, and, before attendants subdued him, injured John De Block, 90 years old, so that he died several hours later in the Paterson General Hospital.

Oddy up to yesterday lived with his wife, 38 years old, and their five children, at 138 Sixteenth Avenue. He had been acting strangely for several weeks, and yesterday was brought to the almshouse for observation as to his sanity. He was placed in a room with De Block, who had been an inmate of the almshouse for fifteen years; Isaac List, 76 years old, and Servery Beberro.

At 2 o'clock this morning the Superintendent of the almshouse and attendants heard the sounds of a struggle coming from the room occupied by the four men. They rushed to the room and found De Block lying unconscious in his bed and List and Beberro lying on the floor, while Oddy was raining blows with the iron pail on all three.

Oddy later was arraigned before Recorder Young and held without bail for the Grand Jury. A commission will be appointed in the meantime to test his mental condition.

R. J. Menzies Heads Traffic Club.

The Traffic Club of New York held their annual election of officers and dinner at the Waldorf Hotel last night. R. J. Menzies of the International Nickel Company was elected President, Charlton A. Swope of the Louisville and Nashville Railroad Company, Secretary, and Frank C. Earle, Treasurer.

Genuine Aspirin

Aspirin was introduced by "Bayer" in 1900

"Bayer Tablets of Aspirin" to be genuine must be marked with the "Bayer Cross." Then you are getting the true, genuine, world-famous Aspirin, prescribed by physicians for over eighteen years.

Always buy an unbroken package, which contains proper directions.

Bayer-Tablets of Aspirin

Handy tin boxes of 12 tablets cost but a few cents—Larger packages.

Aspirin is the trade mark of Bayer Manufacture of Monoaceticacidester of Salicylicacid

"Fords—Packards—Fiats" All One Price *Choose!*

You would consider it rather strange if you were told that you could have your choice of any automobile at a standard price. Yet this condition rules in one important industry. You can have your choice of any advertising agency at a standard price.

When you buy other goods—like automobiles, clothing, food, hotel service, etc.—you consider both the price and the quality. But when you buy the services of an advertising agency only the quality need concern you because everybody charges the same.

Selling the services of an advertising agency is unlike the selling of any other commodity. When we sell the product of Hoyt's Service Inc., we are allowed to consider only one thing: namely, the quality of the product, because the price is set for us by standardized practice. In no other business that we know about does the seller have nothing to do with the price of his product.

Those in advertising circles who are posted agree that our firm may be counted among the leaders in the business. They do not agree as to the reasons for our progress.

If We Should Tell You the Secret

If you should ask one of us, we would tell you it is a sort of family secret. This secret, however, will not help you in your business unless you happen to be in the advertising agency business. If you prevailed upon us to tell you the secret, it would be about as follows:

Some few years ago we grasped the meaning of this peculiar situation, this apparent disregard of all fundamental laws of Economics. We saw that it afforded us great possibilities in making Hoyt's Service, Inc. a leader. The possible result brought about by this defiance of the laws of supply and demand is not new. Ralph Waldo Emerson had the same idea when he wrote his famous essay, "Compensation."

This, then, is the secret of our success—the belief that the advertising agency which delivers the best must be the most successful. An advertiser does not have to consult his pocketbook before buying the services of an advertising agency, because he can, if he only will, buy the best in the market at the same price.

We then decided to give the best possible service that money plus brains could secure. At first our net income might suffer, but soon our gross income would meet that issue. There are many places in Hoyt's Service, Inc. where we could skimp and cut our costs if we were satisfied to render ordinary service.

Thus, we could get along with a much less expensive Department of Commercial Research. We could run this department with ordinary people; instead of which we have the best facilities which money can buy. Indeed it is not even necessary to have such a department at all, because many agencies conduct their business without such departments. Unfortunately for them, general practice makes it necessary that they charge just as much for their services as we do. Their customers pay the same price as our customers.

Probably the average advertiser, using an advertising agency, never heard of a Mechanical Department. This department merely buys the plates from which the advertisements are printed. Many agencies do not consider this department of great importance. Some have at the head of it a young man who has been a capable office boy, whose value has been expressed in a few increases, until he rises to a position where he must be recognised, so they make him the head of their Mechanical Department.

At the head of our Mechanical Department is one of the best-paid men in this profession. He is well enough equipped, through long training, to take charge of the mechanical end of a big publishing house. Our clients buy art work for which they pay hundreds of dollars. If it were possible to show these original paintings or drawings to each reader of a magazine, we would not need a high-grade Mechanical Department. Actually what is done is to show a reproduction of these paintings. They are run on heavy presses at a rate of 3,500 per hour, on lightweight magazine paper. The reader sees either a good or bad reproduction. The skill of the Mechanical Department determines the results. So, as a part of our method of securing success, we deliver to our customers extra value in mechanical work. They pay us the "standard-same-as-charged-by-everybody-else" agency price.

This Department Has Never Made a Profit

Most agencies maintain an Art Department. It is a tradition that art is the profit-maker for agents. Our cost system gives the Art Department credit for everything it does. We do not ask the Art Department to speculate at its expense. Yet this department has never made a profit. Why? Because we employ skillful art supervision and high-priced art-idea people or visualizers. Because we run this Art Department to give extra value to our customers. But the customer pays us the "standard-same-as-charged-by-everybody-else" agency price.

Our methods for insuring success do not stop at cases like the above, which cover the technical side of the business. In order to qualify and be called an Advertising Agency we could employ mediocre men and women to do the conventional, or usual, agency work: such as copy writing—conference work—the building of merchandising ideas—plan building—and the various things which have to do with the contact between the agency and the advertiser. When you patronize an advertising agency you really buy Quality of Brains. If you buy a sufficiently high quality you secure the sort of help which will lead you up to bigger things in marketing.

And so, when we considered this peculiar situation in the agency business, namely, that everybody charged the same price, we said: "Here's the open opportunity for success: Supply the proper quality of brains, and charge your customers the same as all the other agencies."

We did not interpret this to indicate that we should go about the country hiring so-called "stars" trained by somebody else, who often prove to be grandstand players. We did not believe that the way to give this extra measure of brain-quality meant to hire only the "satellites of advertising," whose speeches for years have been "rattling the rafters of banquet halls." We did not understand this need of advertising—(marketing)—brains to mean that we should select only those whose wisdom often appeared in the magazines devoted to advertising. We did not even make it an essential for employment in an important position by Hoyt's Service, Inc., that a man's name should appear in the advertising blue-book or "Who's Who."

"But," said we, "there is a wonderful opportunity to succeed, because of the standard price, if we employ men and women who have common-sense ideas about marketing, who are real merchants."

Our Plan Board Supplies Trained Judgment

Our Plan Board supplies, for every important problem that comes up, the brains of from four to six trained men of judgment. It is not necessary, in order to be called an advertising agency, that we should have a Plan Board. We could get along without this Plan Board, permitting its members to do other work, and supply the brains of only one or two men who happen to be active on each account. Indeed we could even permit the head of this concern to do all the deciding on marketing policies. But we would often err if we did. We prefer to give a better, more complete service, a fuller measure to the customer, who pays to us only the "standard-same-as-charged-by-everybody-else" agency price.

And so, to repeat, the reason why in a few years we, having started from a standing start, have landed among the leadership group of the advertising agencies of America is that we have realized that the only place in which there can be competition is in the quality of product delivered.

The one way in which we can prove that we do deliver that hard-to-define commodity called "satisfactory service" is to point to the results which we have delivered to our present customers.

Then, having proved that we have given full measure to date to these customers, our remaining task is to prove that we can continue delivering up to that standard.

Will you give us an opportunity to tell you about the methods under which Hoyt's Service, Inc. delivers full measure of advertising agency service, and at the "standard-same-as-charged-by-everybody-else" agency price?

Will you call at one of our offices, or invite us to call at yours?

Hoyt's Service, Inc.
PLANNED ADVERTISING

116 West 32nd Street, New York

80 Boylston St., cor. Tremont St., Boston, Mass. Leader-News Bldg., Cleveland, Ohio Third National Bank Bldg., Springfield, Mass.

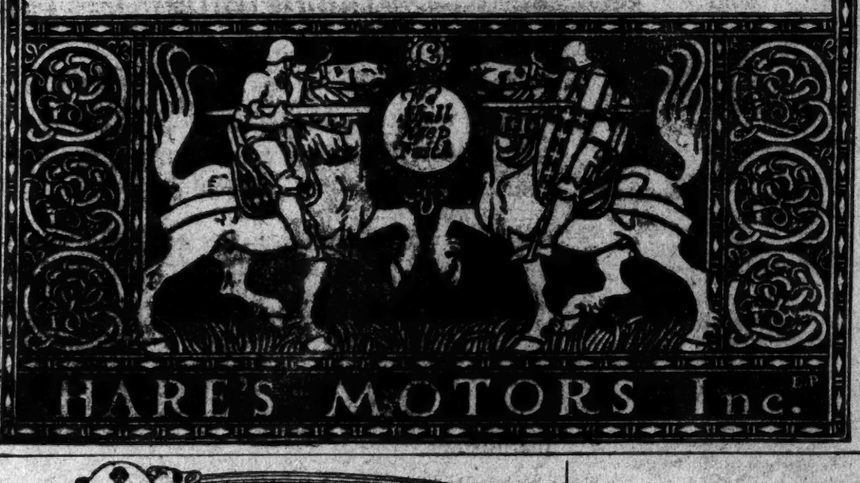
MEMBERS: American Association of Advertising Agencies—Audit Bureau of Circulation—National Outdoor Advertising Bureau.

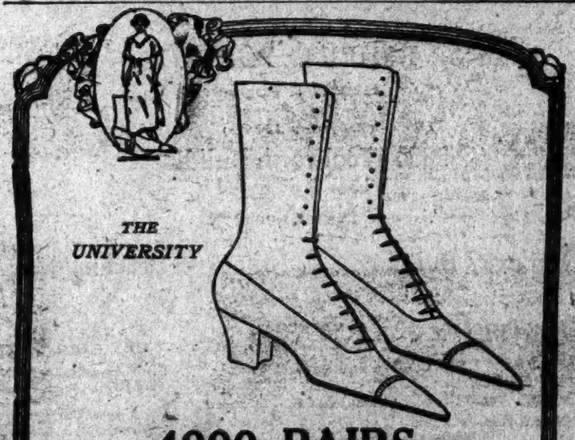
Built for the perfect satisfaction of a clientele whose inherited appreciation of quality is the most exacting standard in the world

LOCOMOBILE

The best built car in AMERICA

HARE'S MOTORS, Inc.
New York Branch
22 West 61st Street, New York City





4000 PAIRS
NOW SELLING AT
$10

Look at the price on this Walk-Over! A splendid shoe for street, dress and walking. Very dressy toe with Cuban heel and slim ankle lines. Four thousand pairs at this new low price.

Walk-Over

New York City
179 Broadway 616 Fifth Ave. 252 W. 125th St. 1265 Broadway
1173-75 Broadway 1433 Broadway 522 W. 181st St. 565-7 Fulton St.
156 Bowery 5496 Fifth Ave
Bronx—327 Melrose Ave. Yonkers, N. Y.—7 N. Broadway
Newark, N. J.—701 Broad St. Paterson, N. J.—111 Market St.
Poughkeepsie, N. Y.—267 Main St.
Full line of Phoenix and Van Raalte Hosiery

The New York Times Index

CLEAR and concise guide to news and articles in The New York Times and other daily newspapers. Published quarterly, each volume containing complete reference to events of the preceding three months. Chronologically and alphabetically arranged. Contains 100,000 references yearly.

In constant use in libraries, colleges, associations, boards of trade, executive offices of States and cities, offices of publishers and editors, merchants, industrial corporations, insurance companies and statisticians.

FUNK & WAGNALLS COMPANY
354-360 Fourth Ave.,
New York City,
October 7, 1920.

Dear Sirs:

The New York Times Index is in use in the editorial offices of the Funk & Wagnalls New Standard Dictionary every day. It is a work which we consult morning, noon and night—whenever stumped for modern events; whenever challenged as to modern facts. It is the most handy modern question answerer that I know.

Frank H. Vizetelly, Editor.

THE NEW YORK TIMES INDEX
Times Square, New York
Published Quarterly
Bound in cloth, $2.00 a volume,
$8.00 a year.

JOHN COTTON'S
CELEBRATED ENGLISH SMOKING MIXTURES
Quality Reputation
Fresh shipments now arriving fortnightly
In case of difficulty in securing supplies kindly advise us.
Agents for the U.S.
GROSVENOR NICHOLAS & CO. (INCORPORATED)
60 BROAD ST. NEW YORK.

CAPT. M. L. M'CULLOUGH PERISHES IN AIRPLANE

Mechanic Severely Burned Trying to Save Well-Known Air Service Expert.

Special to The New York Times.

WASHINGTON, Nov. 23.—Captain Max L. McCullough of San José, of the Information Section of the Army Air Service, and considered one of the best authorities in the army on commercial aviation, was burned to death in an airplane accident at Bolling Field this afternoon.

Captain McCullough went to the field for an observation flight. Soon after the machine left the ground something seemed to go wrong with the motor, which missed fire several times. This forced him to make a descent while only 200 feet high. In doing so he made a turn, and when the machine was about to land the wind got under the tail. One wing struck the ground, then the nose of the plane, and the gasoline tank exploded, the fuel reaching the hot motor and setting the plane ablaze.

Captain McCullough was planed to the ground when the plane fell. A mechanic who made the flight with him was severely burned trying to save the Captain's life.

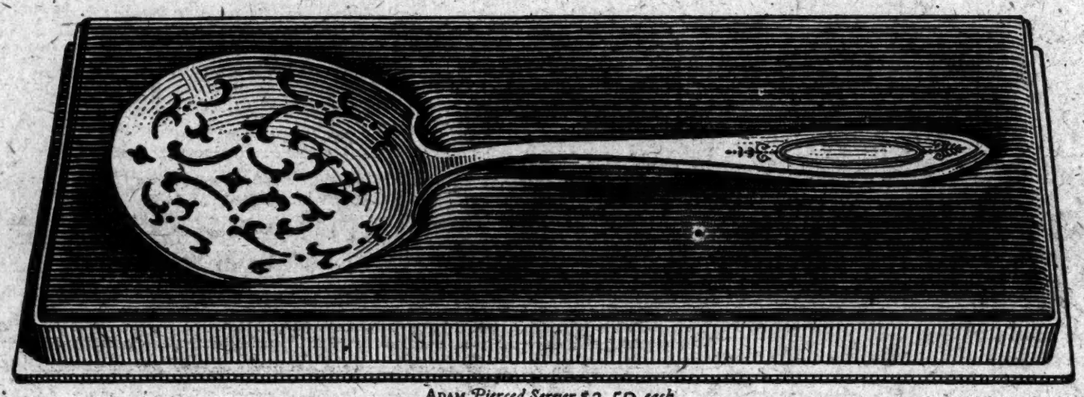
Captain McCullough was popular in the Air Service. A native of San José and a graduate of Leland Stanford University, he served with distinction in the Civil Government of the Philippines. When the United States entered the war he joined the first training camp for army officers at Camp Lewis, Wash.; graduated with the rank of captain of infantry, was later transferred to the Air Service, and later was assigned to Washington under orders to make a special study and report on commercial aeronautic activities. He left the service in May, but was appointed a captain in the Air Service under the Reorganization act of June 4. He was 41 years of age and unmarried.

Woman Patient Plunges to Death.

Elsie Schulzman, 28 years old, of 222 Bennett Street, New Brunswick, N. J., a patient in the private sanitarium of Dr. E. H. Muncie, at 119 Macon Street, Brooklyn, plunged from a third story window early yesterday and was instantly killed. The woman was being treated for a nervous breakdown.

RECEIVER'S SALE
To the Trade only
2400 dozen **DOLLS** 2400 dozen
in lots to suit purchasers
Assorted Styles and Sizes
Dressed and Undressed
Composition and Soft Bodies
Sale conducted at factory—daily
NEW TOY CO., Inc.
215 Central Ave., Newark, N. J.

COMMUNITY PLATE



ADAM *Pierced Server* $3.50 *each*
For serving sliced pineapple, fritters, tomatoes, croquettes, fish cakes, etc.

PATRICIAN *Olive Spoon* $2.00 *each*
For serving olives, salted nuts, etc.

ADAM *Baby Fork* $1.00 *each*
An ideal gift for the baby

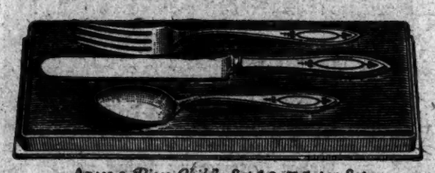
GIFTS
$1 to $5
In Blue Velvet-lined Cases

SHERATON *Pickle or Olive Fork* $1.75 *each*
For serving pickles, olives and relishes

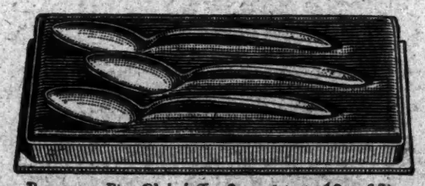
SHERATON *Baby Spoon* $1.00 *each*
Especially designed to meet the requirements for bread and milk and cereal dishes

PATRICIAN *Berry Spoon* $3.75 *each*
For serving fruits, puddings, and especially desirable for casserole and baking dish service

ADAM *Cold Meat or Serving Fork* $2.50 *each*
For serving sliced fowl, cold meats, fish, etc.



ADAM 3-*Piece Child's Set* $3.75 *per Set*
Appropriate gift for the child



PATRICIAN *Five O'clock Tea Spoon* $4.40 *Set of Six*
Especially designed for tea service; also desirable for sherberts, etc.

SHERATON *Butter Knife and Sugar Spoon Set*
$3.00 *per Set*
An attractive, practical gift

ADAM *Serving or Gravy Ladle* $3.00 *each*
For serving gravy, preserved fruits and sauces from a deep dish

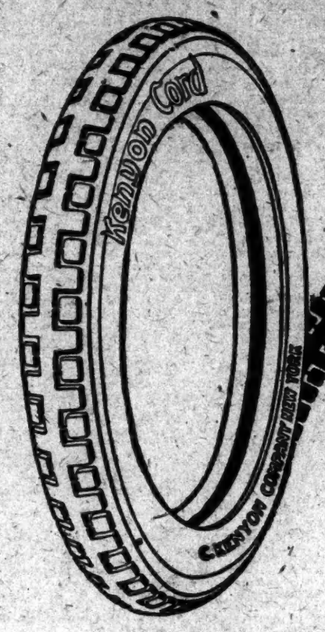
NOTE: The gift pieces shown above are made in all COMMUNITY patterns, and can be bought at the prices quoted.

SHERATON *Jelly Server* $2.00 *each*
For serving jelly, honey, cheese, etc.

¶ *No extra charge for Gift Cases.*
¶ Many other attractive pieces in this $1 to $5 price range at your dealers.

Also makers of Oneida Community PAR PLATE—*Guaranteed for* 10 *Years*—*Regular Price* $1.75 *Set of Six Teaspoons*

Kenyon Cord
Tires and Tubes



Phoenix, Ariz., Nov. 14th

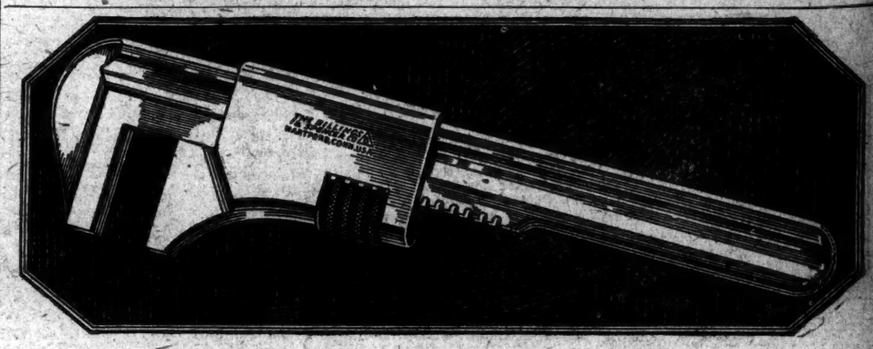
"TRAVAIL wins the 25, 50 and 100 mile races on four Kenyon Cord (*Stock*) Tires."

Speed, safety and extraordinary endurance are shown by these additional racing records.

(*1921 Prices now in effect*)

Sold by Reliable Dealers

C. KENYON COMPANY, Inc.
Makers of Kenyon Weatherproof and Kenreign Waterproof Coats
DEALER'S SERVICE DEPT., 754 Pacific St., Brooklyn, N.Y.
Phone Prospect 1800 for name of dealer in your neighborhood



ONLY Billings & Spencer drop forge this wrench throughout. The difficulty of drop forging a jaw makes others take to easier and cheaper methods. That's the short fact behind the long service.

"RELY B ON ME"

THE BILLINGS & SPENCER CO.
HARTFORD, CONN.

WATERTOWN
A properly balanced Style for Fall and Winter
LION *Collars*
United Shirt & Collar Co., Troy, N.Y. *Also Makers of Lion Shirts*

M. J. KLEIN
EXPORT & IMPORT SERVICE
WORLD BUILDING
New York
November 18, 1920.

The New York Times:

We inserted a Help Wanted advertisement in The New York Times for a household servant and received nine responses, two possibilities, one of whom we engaged. This applicant later failed us, however, evidently having been offered more salary to stay where she was then employed.

A form letter from another New York newspaper solicited the announcement at a lower rate and we ordered it in that medium. The only response received was from a bumptious colored girl, who was altogether impossible.

Then we tried The Times again for two days and received nineteen replies. Four of these applicants were apparently eligible and one is now at work and proving highly satisfactory.

M. D.

THE PLAY

By Alexander Woollcott

The New Kummer Comedy.

ROLLO'S WILD OAT, a comedy in two acts and an interlude, by Clare Kummer. At the Punch and Judy Theatre.

Preston ..... Ivan Simpson
Zeke ..... Marjorie Kummer
Rollo Webster ..... Roland Young
Mr. Stein ..... Dore Davidson
Goldie MacDuff ..... Lotus Robb
Mrs. Park Gales ..... Edythe Teasdale
Dorothy Chumpendown ..... J. Palmer Collins
Theresa Skittering ..... Manuel A. Alexander
George Lucas ..... Stanley Howlett
Aunt Lane ..... Grace Peters
Hermitie Webster ..... M. Kerrigan
Belle ..... Eleanor Cox

It is a delightful evening in the theatre that is provided by the new Clare Kummer comedy, which finally made its appearance last night at the Punch and Judy Theatre. The vein of her rare and delicate humor runs strong in this "Rollo's Wild Oat." It is a kind of airy and capricious nonsense which was familiar enough in the best of Oscar Wilde, which A. A. Milne could recapture when he wrote for "Punch," only to lose it again when he wrote for the theatre, but which was unknown on our own stage until Miss Kummer started to write for it. In all that made "Good Gracious, Annabelle" and "The Successful Calamity," two charming experiences for the playgoer, the new piece at the Punch and Judy is enviably rich.

Then it is blessed with an excellent company. Or perhaps it would be more exact to say that it is carried along by a pretty good company, of which the general average is sent soaring by the presence of that artful and engaging comedian, Roland Young, and a remarkably captivating actress named Lotus Robb.

To say that these two seemed, out of all the world, the inevitable choice for the leading rôles of "Rollo's Wild Oat" is not for one moment to admit that it was a good or even a passable performance which was given last evening at the Punch and Judy. For reasons and causes not apparent to those of us on the other side of the footlights it was an extremely bad performance, one which left the play askew in almost every scene and, as a matter of tempo, sent it bumping along like a derailed but undiscouraged car. Whether this was due to bad direction, no direction at all, or insufficient preparation, it was impossible to say, probably a little of each.

In such a rôle as that of Rollo, Roland Young—this young Gerald Du Maurier of ours—is incomparable. Rollo is the unpromising heir apparent of a great family who simply will not take an interest in the air brakes which made and sustain that family a fortune, but goes madly forth to sow not a crop of wild oats but just one little oat. He burns inwardly with a passion to play Hamlet and he squanders his patrimony in its satisfaction. Or tries to, but he gets no further than a remark about some one being a little more than kin and less than kind, when his indignant grandfather (whom the description fitted perfectly) lures him from the stage and so interrupts—nay, blights—his career.

How the manager stops to the footlights and asks if there is a Hamlet in the house, how the volunteering from the audience is almost unanimous, how Rollo's own dresser goes on in an old costume which, unfortunately had not been darned, and how it is thus belatedly discovered that "Hamlet" is simply full of laughs—that is enough of the story to indicate what Miss Kummer has been up to this time and, like all her plots and intrigues, does not matter much any way.

It is perhaps needless to report that Rollo falls in love with his Ophelia, who is only too happy to go sympathetically after him in his flight from the stage. She had not been made for the stage, anyway. She has gone on trying to act from economic necessity, when she would really much prefer putting initials on things and similarly unexacting occupations. She cannot take an engagement in "The Midnight Riot" because she never can keep awake, and she hates to play Ophelia because she is timid and because she doesn't think it's quite nice to talk about "a puffed and reckless libertine." What she said at the rehearsal of the mad scene is not recorded. She probably did not even attend.

Surely, this is the most beguiling rôle that Clare Kummer ever wrote and it is played to incredible perfection by Lotus Robb, the April charm of whose delicate performance seemed in the confusion of last evening a thing which only lyric verse could adequately describe. Here, you said, here, out of limitless space, has dropped such an actress as only Clare Kummer could write for—and for whom she will write her best.

The final scene between these two—as a matter of whimsical writing and appreciative performance—is one of the delightful morsels of a season in which such delicate bits have not precisely abounded. It would be asking too much, and inviting frustration, to expect all of the play or much of the playing to reach its level. Such prattle as Clare Kummer writes is sometimes effortful and not infrequently merely empty. But her percentage of achievement is high in "Rollo's Wild Oat," and before long—tonight, perhaps—it will be running smoothly, although it will take longer than that, a year or so, most likely, to teach her daughter, Marjorie Kummer, enough about acting to entitle her to the rôle she has somehow captured in the new piece at the Punch and Judy.

NORDICA MUSIC PLAN TOLD IN WILL CASE

Rockefeller and Carnegie Mentioned as Interested in Singer's Project.

FREEHOLD, N. J., Nov. 23.—The names of Rockefeller and Carnegie were mentioned today during the trial of the suit of George W. Young, financier, against the executors of the estate of his wife, Mme. Nordica, opera singer, to recover jewels valued at $150,000 from the estate.

It was testified that Mme. Nordica had negotiated for the purchase of forty acres of land at Harmon, N. Y., where she planned to erect a conservatory of music, in which Rockefeller and Carnegie were said to be interested. In all, it was planned to spend half a million dollars on the project, the testimony showed. The death of the singer in Australia while on a tour of the world, in 1914, caused a change in the plans.

The jewels are now in the possession of the executors, E. Romaine Simmons and Robert S. Baldwin. The husband asserts they were bought by him as an investment. The sister-in-law of Mme. Nordica testified that the singer had always referred to the emeralds as the property of Young. Young denies that he ever planned to sell the emeralds and invest the proceeds in the conservatory of music project.

At the time of her death two wills of Mme. Nordica were found, one of these, executed in 1910, bequeathed the bulk of the estate to the husband, but in the later will Young was cut off, the diva explaining that she had already advanced him $400,000. The court has held the 1910 will to be invalid.

Laurence Leonard Heard in Songs.

Laurence Leonard, a baritone born in London, brought up in South Africa and arriving here by way of Australia, made a first appearance yesterday in Carnegie Hall, assisted by Francis Moore at the piano. Mr. Leonard sang his best in some property explosive Russian airs and in an English version of "Pompey Boy," which followed his English pieces. He was less fortunate in songs requiring polished style or forcing him into low baritone range. His voice lies high and seems capable of better things, as, indeed, he showed at moments in Foundrain's setting "Carnival" and the "Five-and-Twenty Sailormen" of Coleridge-Taylor.

DEATH HALTS HIS VISIT TO HARLEM HOSPITAL

Husband-Father Stricken on Way to See Young Wife and Child in Maternity Ward.

"Nurse," whispered Mrs. Rose Abramowitz, a mother at 20, in Harlem Hospital last night, "nurse, hasn't he come yet, my husband, Morris? He is so late tonight."

In the stillness of the maternity ward, the nurse looked down on the wan, anxious face. She came to the foot of the cot and tried to say something. She failed, and tried again, and failed. Then she turned almost hastily and pretended to arrange the tiny clothes swaddling Nathan Abramowitz.

The nurse knew the story; how, far back in the years, there had come to Morris Abramowitz a dream and an ambition—a dream of marriage with Rose, the little girl he remembered in Russia; and an ambition to have a home, his own, and a child, a boy.

Painting was the work of Morris Abramowitz and things went well with him. Soon his dream came true—the rabbi made Rose the painter's wife, and on Nov. 5, in the Harlem Hospital, a son arrived.

Every day since that memorable event nightfall found Morris at the hospital bearing delicacies, dainties such as his fellows of the east side knew so well how to prepare. Yesterday, the doctors having suggested that Nathan soon could be wearing it, Morris stopped in a shop and bought for Nathan a wonderful coat. Such a beauty and blue, too! Just the color for baby boys.

Yet night had descended on Harlem Hospital and Morris had not come.

"Nurse," Mrs. Rose Abramowitz whispered, and the nurse—

The nurse knew the story: How on the blotter in the East 125th Street Station an entry read:

"Abramowitz, Morris, 50 years, painter, collapsed at Madison Avenue and 126th Street on way to Harlem Hospital. Removed to hospital for deformities, 1,018 Madison Avenue, where Dr. Blasi pronounced him dead. Cause of death: heart disease. Home, 219 East 121st Street. Patrolman, Dranseski."

And that's why she tried to speak and couldn't. That's why she turned to hide her tears.

JESUIT RELATIONS BRING $11,000 A SET

Collection of 47 Volumes in Edgar Library Bought by Dr. A. S. W. Rosenbach.

The first part of the sale of the library of Herman Le Roy Edgar was concluded last evening at the Anderson Galleries. The highest price, $11,000, was paid by Dr. A. S. W. Rosenbach for a remarkable collection of Jesuit Relations. It was the most extensive set of them which has ever been offered for sale including the Second Relations of 1636, of which the only other perfect copy known is in the British Museum.

When the De Puy collection was sold in the Anderson Galleries last season it was then considered that its forty-two volumes constituted a record which it would be difficult to equal, as it was the largest individual collection heretofore sold at one lot. The present offering not only exceeds the De Puy collection in containing forty-seven volumes, but is regarded as second only to that in the Henry E. Huntington library.

The session brought $41,196.75. The grand total for the first part of the library is $74,362.

TWO OPERA STARS ILL.

Jose Mardones and Mabel Garrison Cause Changes in Casts.

Adamo Didur will sing the title rôle in Boito's "Mefistofeles" at that opera's revival at the Metropolitan on Friday evening. José Mardones, previously announced for the part, is ill with bronchitis, necessitating a further change in "Forza del Destino" on Saturday afternoon, when the rôle of the Abbott will be sung by Mr. Martino. Mabel Garrison, too, is indisposed, and the title part in "Lucia" on Saturday night will be sung by a new member of the troupe, Nina Morgana.

Piek-Mangiagalli's new ballet, "The Magic Chimes," will be danced on Thursday of next week by Galli and Bonfiglio, Florence Rudolph, Jessie Rozgie and Florence Glover, a triple bill including "Cavalleria," with Destinn and Gigli, and "I Pagliacci," with Easton, Harrold, Scotti and Didur.

"Tristan" will be repeated next Monday, "Samson and Delilah" the following Friday and "Faust" at the Saturday matinee, while the season's first "Faust" is announced for next Wednesday evening, with Farrar, Martinelli and Rothier.

Olga Steeb, Pianist, Gives Recital.

Olga Steeb, a pianist of Los Angeles, where she has appeared with that city's symphony orchestra under Walter Rothwell, was heard in a matinee recital yesterday at Aeolian Hall, presenting Mendelssohn's E minor prelude and fugue, Beethoven's sonata Op. 53, a Chopin group and pieces by Liszt, Maña Zucca and Fannie Dillon. Miss Steeb's playing has a clearness, force and brilliance, seeking the sudden and bold rather than the subtler contrasts that should make for poetic charm, but none the less effective in her music's larger outlines, its high points of trills and scales.

MUSIC

By Richard Aldrich

The Flonzaley Quartet.

The Flonzaley Quartet reappeared in Aeolian Hall last evening for the first concert of its New York season, after bringing home some green laurels from a European tour. The brought also other baggage, including a "Concertino in one movement," by Igor Stravinsky, composed for the Flonzaley Quartet. This they played last evening "for the first time in any country," as the program announced. There was a large audience that filled the hall and heard also a quartet by Mozart in G, and Schumann's quartet in A.

There may conceivably be something of embarrassment in being such a famous string quartet as to have a "concertino" composed for you by Igor Stravinsky. You then have to play it, in some country, whether it seems to be the kind of thing to be played or not. The Flonzaley Quartet, greatly daring, played in New York the three-string quartets by Stravinsky, little pieces of program music, whose singular merit was that each one lasted hardly longer than one minute. But there is always danger in such courage. The concertino lasts a good deal longer than a minute.

It lacks, also, the pictorial suggestiveness of the three earlier pieces. It is not programmatic, but "pure music"; and Stravinsky, whose ballet of "Petrouchka" is one of the most fascinating products of the most modern school, has apparently little or nothing to sing when he is not illustrating in music something that goes on before his listeners' eyes; or when he undertakes "pure music." It seemed also last evening that in this "concertino," as new piece of an old name applied simply to a single string quartet movement—he had moved on, backward or forward, from his "Petrouchka" standpoint, and he had less than could by any stretch of the imagination be considered of musical quality.

There is a possibility in orchestral work of mollifying or ameliorating, to some degree, by combinations and contrasts of color, the sourest discord; but the string quartet is uncompromising; and the consummate ugliness and thin emptiness of this piece was left extremely bare. In it Stravinsky seems to have little or nothing to say; and this, after all, is the most depressing feature of it.

The Flonzaley players had evidently done their utmost for this unattractive godchild of theirs, and played it with zeal and devotion, and with more seriousness than the audience showed in listening. At the end there was applause, some of it polite; and the players were several times called out. But when the applause seemed to become unduly persistent, whether from politeness or the enthusiasm of the most emancipated, there was not a little hissing, unusual in the tranquil atmosphere of chamber music.

The playing of the quartet by Mozart and Schumann had the suavity, the beauty of blended tone, the perfection of ensemble that have so long delighted the audiences of the Flonzaley Quartet.

The National Symphony Orchestra.

At the concert of the National Symphony Orchestra in Carnegie Hall last evening the symphony was d'Indy's "Summer Day on the Mountain." Efrem Zimbalist played Glasunoff's concerto for violin, which was followed by Smetana's overture to "The Bartered Bride." This program will be repeated this afternoon, and comment may be deferred till then.

Geo. M. Cohan Again Friars' Abbot.

George M. Cohan, who returned to the Friars Club last week after an absence dating from the actors' strike, was re-elected Abbot of that organization at a meeting of the Board of Governors yesterday. A delegation of Friars, headed by John J. Gleason, the retiring Abbot, visited Mr. Cohan just before his performance at the Hudson Theatre last night, and formally informed him of his re-election.

The club will give a dinner in the near future to celebrate the return of Mr. Cohan to abbotship.

MUSIC NOTES.

Mischa Levitzka, the pianist, owing to an injury to his thumb, has postponed his Carnegie Hall recital, announced for Thanksgiving night, to a later date yet to be chosen in December.

Michio Itow, the Japanese dancer, has announced his series of matinee interpretations of exotic music, which he will now open on Friday afternoon, Dec. 3, at the Selwyn Theatre.

Fritz Kreisler will play Korngold's incidental pieces to "Much Ado About Nothing" at his recital on Dec. 5 in Carnegie Hall, with others of Bach, Cartier, Cesar Frank and Kreisler.

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81 St. & B'way. Popular Prices. E. F. Keith's Vaudeville Version of "GOING UP." Wilfred Clarke & Co., Eric Zardo, 9 Oths. & The Great Picture, "Behold My Wife."
Loew's New York Theatre & Roof Cont. 11 A. M. to 11 P. M. Roof to 1 A. M. LOUISE GLAUM, "THE LEOPARD WOMAN"
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Wednesday Eve., Nov. 24, 8:30.
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THE DEFEAT OF GENERAL WRANGEL.

There is an interesting topographical map in this week's MID-WEEK PICTORIAL showing the military manoeuvers which ended in the crushing of General Wrangel's forces, together with pictures of Sebastopol, General Petiura, General Wrangel reviewing his troops and decorating a commander—something of historic value. There are seventy-seven etchings in the same issue of big news events the world over, including the League of Nations conference; the funeral of the late Lord Mayor of Cork; a new human document of President-elect Harding; big football news; the drama. On news stands, 10c.—Advt.

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Most tooth troubles are now traced to film. And those troubles, despite the tooth brush, have been constantly increasing. So film-removal is nowadays considered all-important.

It dims and destroys

It is the film-coat that discolors, not the teeth. Film is the basis of tartar. It holds food substance which ferments and forms acid. It holds the acid in contact with the teeth to cause decay.

Millions of germs breed in it. They, with tartar, are the chief cause of pyorrhea.

So dental science has for years sought ways to fight that film. Efficient ways have now been found and proved by convincing tests. Authorities approve and advise them. And the teeth of millions are already being protected by the.

The methods are combined in a dentifrice called Pepsodent. And a 10-Day Tube is offered free so all may quickly know it.

Millions of white teeth

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Everyone should know

Everybody, young and old, should know of these effects. Old methods of teeth cleaning do not bring them.

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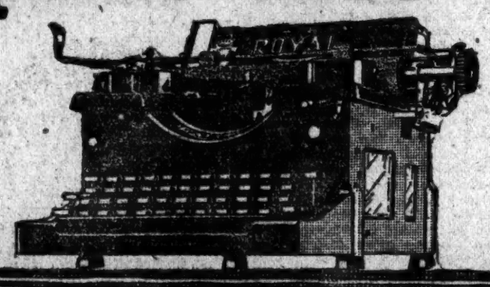

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NOVEMBER 15, 1920

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Other Securities	1,379,934.90	Surplus and Undivided Profits	2,006,730.61
Loans	18,426,156.70	Reserved for Contingencies, Taxes, etc.	221,634.89
Bonds and Mortgages	1,125,030.00	Deposits	33,894,394.17
Cash on Hand and in Federal Reserve and Other Banks	8,948,579.77		
Banking Houses and Other Real Estate	1,171,629.83		
Accrued Interest, Net	9,828.47		
	$38,122,759.67		$38,122,759.67

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"All the News That's Fit to Print."

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Adolph S. Ochs, Publisher and President. B. C. Frank, Secretary.

NEW YORK, WEDNESDAY, NOV. 24, 1920.

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A NAHANT YOUTH.

At a Boston dinner to Senator LODGE, last Saturday, Bishop WILLIAM LAWRENCE, a boyhood comrade and Harvard classmate, gave some instructive reminiscences. At the age of 10 the future Senator had a marked genius for destructiveness. It was greater, the Bishop thought, than that which most boys of today show temporarily and then outgrow. One day the now so grave and reverend Senator took a hand in smashing "every "window in the barn owned by his "mother." With a wild "exhilaration," the boy leaped over the fence just a few inches in advance of a wrathful gardener.

The Bishop frankly confessed his own part in these disturbances at Nahant; but he soon put aside this rift of malicious mischief, and has devoted his life to constructive work. His old friend obeys the voice at eve obeyed at prime. He still loves to smash things. The sound of the shattered glass in the barn windows is still his favorite music. He is still throwing stones at the League as he used to at the barn windows. His age has more than fulfilled the promise of his mischievous youth.

WHO PAYS FOR ARMENIA?

VIVIANI is a humane man, a patriotic Frenchman, and a practitioner of international politics; and he spoke in all these capacities when he set before the League Assembly his proposal that a Power be appointed to arbitrate between MUSTAPHA KEMAL and what is left of Armenia. If British opposition voiced by Mr. BALFOUR nullifies that proposal, it is not to be supposed that Mr. BALFOUR is not a humane man or that he cares nothing for Armenia. Everybody is sorry for Armenia; and though Mr. BALFOUR has been described as a gentleman who "knows that there have been ice "ages in the past, and that there will "be an ice age again,' he undoubtedly shares in that sympathy. He opposes it on other grounds; that is, on political grounds.

VIVIANI'S proposal plainly looked toward having France undertake the negotiation. MUSTAPHA KEMAL, VIVIANI admitted, was not a civilized Power; it might be hard to treat with him. But what else could be done? The League had no army of its own; and though every nation sympathized with Armenia, no nation would fight for her. So, says VIVIANI, let us see what can be done; let us find out what MUSTAPHA KEMAL will take to let Armenia off, and let us see if we can give it to him.

That may not be a very noble way to help Armenia, but it seems to be the only possible way. Also, if KEMAL can be bought off, Armenia will remain a barrier (of a sort) between Russia and the Mediterranean. VIVIANI knows that the alliance between the Bolsheviki and the Turkish Nationalists is a dangerous thing; dangerous for the Power that holds Syria; equally dangerous, Mr. BALFOUR may be expected to realise, for the Power that holds Mesopotamia. If KEMAL can be bought off, not only will the world have done something for Armenia, but it will have kept the Bolsheviki out of the Levant.

But how are the Turks to be bought off? Who is to pay? Well, it is perfectly clear who is to pay, and also why BALFOUR hesitates. Perhaps KEMAL can be brought to give up Kars and Erivan in exchange for Smyrna and Aidin. The Turks would rather have the western seaboard of Anatolia than some desolated mountain provinces where they would be thrown into a somewhat dangerous contiguity with Russia. The French have wisely given up their notion of forcible opposition to CONSTANTINE'S return to Athens. Let him come back, if his people want him; let him continue the foreign policy of VENIZELOS, if he can. His army in Anatolia is breaking up and going home, because it is tired of war. While it held its lines it was doing a service not only to Greek interests, but to French and British interests. But France and Britain cannot be expected to work for CONSTANTINE. KEMAL is to be called back from the Caucasus by the promise of a free hand in Western Anatolia; France and Britain will stand aside and let him fight it out with a Greece which has voted for demobilisation and an end of expansion.

It is an intelligible program; and, if it neither offers much hope of a stable readjustment in Anatolia nor deserves to be greatly commended on the basis of abstract morality, it does avert the dangers of a Russo-Turkish alliance and it does save something of Armenia. Britain will no doubt think it over; Britain has a heavier stake than France in Constantinople. And it is a practical reminder to the Greeks that those who want to keep things going will have to do part of the work. If CONSTANTINE can hold Anatolia with allied support withdrawn, he is an abler monarch than has been supposed.

AGAINST THE BEST IRISH SENTIMENT.

Mr. DE VALERA has never been highly successful in winning American support for Irish independence; and his apology for the Dublin assassins is a frightful blunder in tactics. He justifies the murder of English soldiers who are "as enemy spies" in Ireland, "rightly deserving death." To Americans this is revolting. So it is to right-thinking Irishmen.

Can it be that Mr. DE VALERA has never read the solemn denunciation of such killings uttered by Cardinal LOGUE and other members of the Catholic hierarchy in Ireland? Only a few days ago the Archbishop of Tuam wrote to a London paper: "I have "always denounced the shooting of "police or of other servants of the "Crown as murder (outside recog-"nized cases of self-defense). The "Irish people have no sympathy with "crimes of this kind." And the Cardinal Archbishop of Westminster, in a recent plea for a peaceful settlement with Ireland, on the most generous lines compatible with the "essential defenses of the empire," thus expressed himself:

> There is actively at work in Ireland a secret oath-bound association using as its weapon assassination; an association, therefore, to which no Catholic who is obedient to the Church can possibly belong. I am assured that the real and legitimate Sinn Fein disclaims all connection with this association, and deplores and disavows all its aims and deeds. But Sinn Fein, while—so it is claimed—efficiently and effectually administering justice in other matters in the places where it has superseded the ordinary courts, is at present apparently unable to control this murder gang.

It is possible that Mr. DE VALERA is not in touch with these authorities of the Catholic Church. But in his rash defense of assassination, which he links up with the desires and determination of the Irish people, he really is guilty of an aspersion on their character. Even LLOYD GEORGE thinks better of the Irish than Mr. DE VALERA appears to. The British Prime Minister asserted in his Guildhall speech: "Irishmen have no real sympathy "with this murder. Not a bit! They "are heartily sick of the business, and "I know it." Let Mr. DE VALERA attack the English and arraign English reprisals as bitterly as he pleases, but let him not condone foul and barbarous crimes. At least, let him not think to ingratiate himself with Americans by doing it.

"DON'T SHOVE; JUST PUSH."

Secretary HOUSTON is certainly right, "from the point of view of the Treasury." The taxes due on Dec. 15 have already been spent and the Treasury has already borrowed the money in anticipation of the tax payments. The sums which embarrass the tax debtors individually cumulate into very large payments which the Treasury must make. Nobody is taken by surprise by any of these facts, and in strict right there is no claim to relief from them. But there are other facts which raise a question of policy in dealing with these unquestioned claims by the Treasury, and which appeal for the relief of "thousands of applications" by debtors to the Treasury.

Their accounts show ample resources for these payments, but the resources are in goods, the goods are not saleable, and already have been borrowed against to a large extent. The banks are carrying the inventories which include the tax payments, and such borrowers can hardly borrow much further. It is not a money market question, for the payments of taxes to the Treasury are returned to the money market forthwith. It is a question rather of the commodities market than of the money market. Default by the Treasury is not to be thought of, whatever the sacrifice of the tax debtors. The Treasury is right in pushing them to the point of discretion, but the taxes will not be collected by pushing them beyond it.

The subway maxim, "Don't shove; just push," is applicable. The Treasury is not a bank, and ought not to be called upon to carry delinquent taxpayers. But, also, the Treasury ought not to be a borrower from the banks, absorbing the resources which might relieve the necessities of its debtors. The Treasury ought not to have a floating debt, just as the tax debtors ought to have the cash to pay according to their ample notice. But conditions are abnormal, with sudden and unforeseen changes confronting both trade and the Treasury. As the case stands, there is no relief except by the Treasury getting its dues. But help might be given by applying the intention of Congress, which is prevented from taking effect by limitations of time, though these might be altered by mere change of dates.

THEATRE TICKETS AGAIN.

The parallel which an amiable correspondent draws between theatre tickets and Sunday newspapers falls something short of being deadly. In point of fact, it affords a bright and shining exit from the lethal chamber. It is indeed true that "if one goes to "a theatre box office he can secure "the best ticket available at the reg-"ular price, just as he can get a copy "of a Sunday newspaper at its busi-"ness office for the regular price"; but until the trusting citizen has purchased "the best ticket available" at the box office he has an imperfect comprehension of how many rows of seats there are on the floor of a theatre. No one is obliged to read his Sunday paper with a telescope.

The more one knows about the business of the theatre, however, the less one is inclined to feel outraged by the price of tickets, or to hope for a remedy. The legitimate ticket agents, as distinguished from the speculators, render a genuine service for a fee which is not really exorbitant. If they did not do this, people would soon cease to patronize them. The majority of theatregoers simply will not stand in line at the box office for tickets, or plan their amusements far enough ahead to make the box office a feasible means of distribution. They prefer to telephone a club or an agent with whom they run an account, or to take counsel in person with the genius of the local hotel stand. The real grievance of the public that wants to buy at the box office is not so much against the managers and the agents as against that other public which postpones the choice of play till a few hours before the curtain rises and is then willing to pay, as the French politely phrase it, "through the nose."

In point of fact, the more sensible managers resent the ticket agent, and especially the ticket speculator, as bitterly as the public does. The reputation of their theatres is a large part of their stock in trade, and the obvious tendency of the prevailing system is to limit their patrons to the single class, which is by no means a large class, of the abundantly well-to-do. For every dollar that they gain through their arrangement with the agent they lose many more through the alienation of those who are less well-to-do, or less willing to pay. When a production is very successful the loss is perhaps negligible, but a majority of plays have to struggle for their lives, and in the case of these the fact that the theatre has no loyal and steady clientele is often a decisive handicap. And such is the perversity of the playgoer that when he finds that he can get good seats at the box office he too often decides that they must be dear at any price. Most of all, the system works against plays of the rarer and more artistic sort. If produced in a theatre having a large and loyal clientele, such plays would often succeed where they fail under the present system precisely because they are beyond the scope of the sensation-loving hotel and agency public.

There is another gap in our correspondent's reasoning which is less obvious but perhaps more important. The supply of tickets for any play, or for seats in any portion of the theatre, is strictly limited, but the editions of a newspaper can be enlarged or contracted at will. In other words, tickets for a successful play command a scarcity value, and the attempt to regulate their price by law is an attempt to check the forces of demand and supply. Many years of agitation and much well intended legislation have failed to accomplish that.

NEWSPAPER WORKERS.

In paying a well-deserved tribute to its managing editor, the late GEORGE MCLEON SMITH, The Tribune said, most suggestively:

> If hasty critics of American newspapers could have known the American newspaper man as typified in GEORGE SMITH, their confidence in the press would have been enlarged. The most censorious could not question his sincerity, his honor, his rugged independence. It was inconceivable that this man should do a dishonest deed or print a dishonorable word or serve any leadership that seemed to him false or unworthy. A higher standard than his of good faith, of fair play, of loyalty to every noble impulse in his nature, can scarcely be imagined; or of calmer poise and more spontaneous devotion to public education through impartial and unsullied publication of the facts which form the raw material of opinion.

There are hundreds of newspaper workers of this type, of whom the world never or seldom hears. They are masters of newspaper technique. They feel that they have entered into an honorable tradition of journalism, and have a sense of responsibility for continuing it unsullied. What they have of natural ability, what they have acquired by education, their industry by day and by night, they gladly pour into the tasks of their choice. Often they make sacrifices for the sake of their calling; almost always they renounce whatever reputation may be attached to it. In positions of trust, they prove faithful to their employers and the public alike. Placed where a little yielding to temptation would mean large pecuniary gain, it simply never occurs to them to yield. They come and go for years without even a breath of suspicion reaching them.

These are the men, unknown for the most part, who are the bone and sinew of journalism. In their fidelity, in their high purposes, in their achievement, they are a standing rebuke to thoughtless or reckless slanderers of their profession. So long as a newspaper can attract and retain such men by giving them full play for their talents and can keep their respect and affection, it need not mind the gossip of idle or malicious people about the sordid and sunk condition of the press.

THE CHILDREN'S AID SOCIETY.

From the sixty-eighth annual report of the Children's Aid Society, issued yesterday, one would like to pick many more evidences than there is room for of the multiform helpfulness of this old institution of good works. Some of its best testimonials THE TIMES has published in past years, letters from the thousands of boys and girls who have gone from the society's care to become useful citizens. In the last two years, farming, which about 600 homeless boys used to take up every year, has lost something of its attraction. The society still builds up at its Farm for Boys young convalescents and anaemics from the schools. In the last year over 2,200 homeless boys were enlisted in the army and navy through the good offices of the Brace Memorial Newsboys' House. Most of these are of foreign parentage, many of them aliens. Left to their own devices, they were just the stuff of anarchists, the destined victims of Red propaganda.

This one service to good citizenship is enough to honor the society. It is doing many others. It establishes boys' clubs. It places children in families that will be kind to them. It supervises children. It takes care of foundlings and deserted babies. It builds up the health of ill-nourished children, looks after them, educates them in day schools, in many cases educates their parents, sends mothers and children on excursions and to Summer homes, maintains a Convalescent Children's Home at Chappaqua, does a world of work for the public health and welfare. Its labors are for the public benefit. The public should continue generously to support it.

COMPULSORY LABOR IN BULGARIA.

The world is now fairly familiar with compulsory labor in Russia, that paradise of the proletariat. One of the articles of the Soviet Constitution states that "universal compulsory labor is decreed." This is "in order "to annihilate the parasitic classes of "society." In practice, of course, the plan has been operated so as to create new parasites and tyrants, by making workmen slaves. Of a different order is the legislation recently enacted in Bulgaria. There the design is to make compulsory labor take the place of compulsory military service. Able-bodied citizens over 20 (girls over 16) are required to give one year's labor to the community.

The text of this Bulgarian law, with an explanation of its motives, is given in one of the latest reports of the International Labor Office. The purpose was, in part, to meet a practical emergency, in part educational. A vast amount of public work needs to be done in Bulgaria—both repair and enlargement of roads, canals, railways, dams, water-works, &c. Compulsory work on such projects for twelve months would mean, it is believed, a great gain for the nation. And, incidentally, the workers would receive a valuable education as mechanics, engineers, managers, and so on. The compulsory work of girls and women would be almost wholly in their homes, where those who need it will be taught the crafts appropriate to their sex. The Bulgarian Government estimates that the act (which, of course, provides for many exemptions) will apply to 40,000 men and more than 20,000 women.

The law came into effect on June 5, 1920. Thus far, it has been put in force in only two districts in Bulgaria, though it is expected to be extended rapidly to the rest of the country. Many doubts concerning the scheme were expressed in advance. Serious difficulties are certain to arise in practice. But the experiment will be regarded as of great interest, outside Bulgaria as well as in it; and the details of its working out will be made the subject of eager study.

TOPICS OF THE TIMES.

New Light Thrown on Russia.

If the world does not soon acquire a detailed knowledge of conditions and personalities in Bolshevist Russia, it will not be for lack of descriptions by many observers of many kinds, and therefore from many points of view. Personal impressions have been given by people as unlike as Ambassadors caught over there by the first revolution are from EMMA GOLDMAN, sent over there much against her will after the second revolution had come to full flower.

Several of our own "Reds" of various tints, as well as those of other countries, have accepted invitations to visit the Soviet land. All of them have talked and most of them have written as soon as they returned. Of course, there has been a constant stream of "propaganda" poured out by the Bolsheviki themselves, and though the verity of this is dubious, at least it tells us what they want us to believe, and so, in a way, it is true and news, even when it is false. Able literary men like WELLS and BEALEFORD, too, have ventured among the new varieties of bears that walk like men, and their reports certainly are "good reading," whether their conclusions command belief or not.

And now comes Mrs. CLARE SHERIDAN, an observer of a kind different from all the others, and in the diary which THE TIMES is printing there are set down the reactions of one who sees with eyes accustomed to look for and find the sculpturdi, and whose mind is the peculiar one of a woman whose associations have been with the "upper classes" of England and Europe, while her sympathies and hopes seem to be deeply tinged with the latest colors of proletarian radicalism.

Her contribution to the composite picture of the new Russia is so essentially artistic and feminine that it may disturb the general effect produced by the others, but it is not to be regretted that at last we are to realize that even the Bolsheviki are not always Bolshevising—that they, like other people, have their human and domestic sides, can be kind as well as cruel, and can treat an invited guest with careful courtesy.

Untroubled by New Surroundings.

It is evident from the first instalments of Mrs. SHERIDAN'S diary that she herself is as surprised as at least some of its readers will be to find that the Bolsheviki are very much like other people—when they are not being very much unlike other people. She is obviously not a slave of the minor conventions, nor shocked when they are jarred or even violated. She accepts with entire calmness customs and foods with which she has not been familiar, but when she doesn't like them she says so frankly. Her admirations are subject to mitigations, as when she went to the theatre and noted that though the humble folk there were appreciative and well-behaved, they made unpleasantly manifest that their bathing facilities had been either scanty or ill-used.

And what other explorer of Russia would have had, or, having had, would have thought to relate, such an experience as that of having been rather sternly lectured by a young stenographer for wearing white gloves as part of a costume that included the Communist badge? This Mrs. SHERIDAN did, and revealed, also, that she took off the gloves. It is a pity that she did not tell just why she yielded—whether it was as a measure of safety or because she had been convinced that the white gloves and a Communist badge were incompatible.

He Doesn't Want a Million!

That a young man should refuse his $1,000,000 share in his father's estate through deep disapprobation of the way the money was made—that would be comprehensible, though certainly it has not happened often. But, so far as has been revealed, CHARLES GARLAND of Boston ascribes no special "taint" to the fortune he rejects—his refusal is on general principles.

He thinks private property is the main cause of the world's unrest and unhappiness. Therein he is not alone, of course, but few of the other people who profess that belief have had a chance to refuse a million, or any considerable part of it, and a good many of them have utilized in these troubled times the opportunities that have come for proving that they have the courage to be inconsistent.

Among the other reasons offered by Mr. GARLAND for the course he takes are that he did nothing to earn the money, that its possession would impose on him responsibilities he does not care to bear and that he was not asked whether he wanted those responsibilities or not. He forgets, apparently, that he cannot escape, by refusing the million, all responsibility for what is done with it; he only puts it out of his power to decide what the uses made of it shall be, and a conscience as sensitive as his should suffer at least a little from that very obvious fact. That a million, as he says, is more than any man ought to have, he has a right to believe if he chooses, but only by taking the million could he make sure that it would go to "the poor people" to whom, he somewhat rashly thinks, "it would do a lot of good." Mr. GARLAND is married and has a little daughter. The latter is not able to express an opinion as to the relative joys and virtues of wealth and its absence. She may have a decided one when she grows up, and will her father have a ready answer if she complains of the choice he made for her? A possible explanation of Mr. GARLAND'S scorn of a million is that, as he had the upbringing of a very rich man's son, he does not realise the value of money or that it is not easy to get or that its lack is often inconvenient.

A Courtesy Title.

To the Editor of The New York Times:

I notice in the pictorial supplement of your Sunday issue that Miss Jose Collins is described as a peeress and as Lady Innes-Kerr. She is not a peeress nor is her husband a peer, but a commoner with a courtesy title; he is eligible for membership of the House of Commons. She is not Lady Innes-Kerr, but Lady Robert Innes-Kerr, quite an important difference, so far as such things are important at all.

J. SAYER CRAWLEY.

New York, Nov. 21, 1920.

A CURRENT BALLAD.

(To Banjo Accompaniment).

O, Ah works all day, though mah work's half play,
An' Ah wears white cuffs an' collah;
But there's rent t' pay, an' mah eats—O, say!
How it costs, a snack t' swallah!
For th' togs Ah wear, hard-earned coin Ah spare,
So though Ah'm no great bookschollah,
As each bank-bill's spent Ah cawn't help lament,
"O, good-bye, mah fifty-cent dollah!"

Refrain:

Tum-ti, tum, tum, tum; new election's come
Folks all say good times must follah,
When a banknote green will no longer mean
Jest a close-scalped fifty-cent dollah!

O, this gay town life, with its social strife,
Is some hard on an Apollah,
Findin' dues-bills rife, with an ornate wife
Who in lugs-u-roe would wallah!
On Park Av-e-noo we exist, we two,
Though of H. C. L. Ah hollah,
As a car, club-bar, jaux tripe near or far
Sadly dent each fifty-cent dollah!

Refrain:

Tum-ti, tum, tum, tum; now election's come
Folks declare good times must follah,
When a banknote green will no longer mean
Jest a camouflaged fifty-cent dollah!

ELLA A. FANNING.

THE IRISH INQUIRY.

Secretary Says It Is Capable of an Unprejudiced Report.

To the Editor of The New York Times:

I beg the courtesy of your columns in order to reply to the editorial criticism of the American Commission on Conditions in Ireland made in your issue of Nov. 20. The essential point of the article in question appears to be that the members of the commission are committed in advance to a particular view of the Irish situation, and that they cannot, therefore, be expected to make other than a prejudiced report. Permit me to say that the assumption is erroneous, and the inference based upon it quite unwarranted. The primary task of the commission is the investigation of facts regarding conditions in Ireland. In the performance of this task it plans to hear the direct testimony of eyewitnesses, who will appear at public hearings in this country to receive any indirect testimony that seems likely to throw light upon the conditions which it is called upon to study, and to investigate the situation further at first hand through a subcommittee which will shortly go to Ireland.

In view of the wide publicity which has been given in this country, notably in your own columns, to reports of events in Ireland and of the varied and intense feelings which those reports have aroused, it is hardly to be expected that any persons competent to sit upon a commission of inquiry should approach the undertaking with colorless minds. The members of the present commission were not, I feel sure, chosen because they were supposed to have no opinions whatever regarding Ireland and its problems, but because they were believed to be persons fair-minded and able enough to weigh testimony and reach true and just conclusions. If in the conduct of its inquiry or in the report which it will eventually make the commission should show itself incompetent or prejudiced, its work would deserve the condemnation which it would doubtless receive. Until such an unhappy situation develops, however, it should not in fairness be assumed to exist. The commission is entitled to receive from the American press unprejudiced recognition as a friendly and sincere attempt to investigate thoroughly and impartially a situation which is distressing and ruinous, and which cannot continue without endangering peace. I bespeak for the commission in its unsought task the unbiased interest of THE NEW YORK TIMES to the end that the motives of the commission may be truthfully represented to the public in your columns and its work fairly judged.

WILLIAM MacDONALD,
Secretary to the Commission.

Washington, Nov. 21, 1920.

Against the Inquiry.

To the Editor of The New York Times:

I have read with much interest some of the statements which are being made at Washington on the Irish question, and as an Irishman who has kept in close touch with Irish conditions and who has just returned from the Emerald Isle, I would like to know what right any one has to form a commission in our capital and start investigating conditions in Ireland, which is a part of the British Empire, which empire we are friendly with and have fought side by side with for democracy? What right has De Valera to come to this country and pose as the President of a republic which does not exist?

Would it not be of great interest to the American people in general, especially to the Irish in America, to have Mr. De Valera and his associates tell us what has been done with the money which has been collected in this country for the freedom of Ireland. In August, 1913, I happened to be in the City of Dublin, and through the press there I asked the Irish Party if it would submit figures as to what had been done with the money collected in foreign countries in the past twenty-five years for the freedom of Ireland. I believe it is the duty of this Government to take a hand in this investigation and stop it at once.

J. V. MULLAN.

New York, Nov. 22, 1920.

TWO SETS OF PRICES.

Extra Charges for Sunday Newspapers and for Theatre Tickets.

To the Editor of The New York Times:

Will you permit the publicity of these few lines at a time when there is such a loud and justified outcry at the dishonest means of profiteers to bolster up the cost of necessities? This Sunday morning I went to a vendor of newspapers at the northwest corner of Forty-second Street and Seventh Avenue for a copy of my favorite newspaper, THE TIMES. He had usurped the city sidewalk for the sale of his wares. When I tendered payment for the SUNDAY TIMES this sidewalk bandit demanded ten cents, though the retail price set by the publisher is five cents. Of course, I did not submit to this extortion, but walked a few steps further to the business office of THE TIMES, where I secured a copy for the established retail price in the city of five cents. There I narrated the circumstance to a courteous official behind the desk. He deprecated the happening, but expressed the opinion that the newspapers were helpless in such a situation. In short, newsdealers could charge for papers whatever sum they thought they could extort.

This circumstance has a peculiar interest to me for various reasons. I am in the theatrical business, and am the manager of the New Amsterdam Theatre. Every once in a while the newspapers set up a howl and cry about theatre ticket speculation and the outrageous prices the public sometimes is forced to pay by irresponsible agencies. It would seem to me that the theatres and newspapers are in the same boat. One is as powerless as the other to prevent unscrupulous trafficking in their wares. The city authorities apparently are just as helpless. If one goes to a theatre box office he can secure the best ticket available at the regular price just as he can get a copy of a Sunday newspaper at its business office for the regular price. But I have been unable to find a newsdealer who charged for a New York Sunday newspaper its regular price. Like his professional brother, the theatre ticket speculator, he charges whatever he thinks he can get.

I solved the whole problem by going direct to THE TIMES for fair treatment. If the patrons of theatres would adopt the same policy, and go direct to the theatres, all gouging would vanish, and the dishonest sharks would be driven out of business.

MALCOLM DOUGLAS.

New York, Nov. 21, 1920.

Keeping Up the Fight.

To the Editor of The New York Times:

I remember the time when people here in New England followed the lead of Greeley and The Tribune. My grandfather, formerly a Whig, went over to the then new Republican Party. I was brought up in the faith of the G. O. P., but became decidedly heretical over high protective tariff and general policy of favoritism.

I am a New Englander "from way back" and take as much pleasure in contemplating that fact as I ought to at least, but I have never become "bound to" any party and I am now over sixty years of age.

Having read recent TIMES editorials referring to reorganization, I feel that I can conscientiously and with pleasure and satisfaction follow the lead of THE TIMES and affiliate with the old Democratic Party.

Correspondents have recently suggested writing letters to President Wilson. A good thing to do, but a better, I think, is in any way possible to keep up the fight for the League.

FRANK C. DOWD.

Madison, Conn., Nov. 18, 1920.

SCHOOL BUDGET DISCUSSED

LaGuardia Would Abolish Useless Bureaus to Raise Added $28,000,000

The raising of the $28,000,000 required by the Board of Education for the coming year, in addition to the $50,000,000 in the 1921 budget, was considered yesterday at a joint meeting of the Board of Education and the Board of Estimate, at which Frank B. Gilbert, Deputy State Superintendent of Education, was also present. In making up the 1921 budget the Board of Estimate cut $28,000,000 from the school estimate and it is asserted that the appropriation will pay the salaries of the teachers and carry the schools for only two thirds of the year.

The most drastic suggestion was made by F. H. LaGuardia, President of the Board of Aldermen, who said it was the duty of the Board of Aldermen, which now had the budget under consideration, to "cut the appropriations of every city department without mercy until enough has been saved to meet this deficiency.

"There are scores of bureaus that are like vermiform appendices in the vitals of Father Knickerbocker," he said. "They are not only useless, but they are dangerous in that they overlap and make for confusion, not to speak of the unnecessary burdens they impose on law-abiding citizens."

Mayor Hylan suggested that the city might issue long-term bonds without appealing to the Legislature, and said he had opposed the mandatory law increasing the teachers' salaries because he feared the present position of the city. The Mayor said that he regretted that Controller Craig, upon whose initiative the $28,000,000 was cut from the Board of Education budget, was not present.

It was finally decided that the Mayor should appoint a sub-committee of three members of each board to consider the matter further and to report to the Board of Estimate.

TO HEAD WORLD LABOR.

J. H. Thomas Is Elected to Succeed W. A. Appleton.

LONDON, Nov. 23.—J. H. Thomas, General Secretary of the National Union of Railwaymen, was elected President of the International Federation of Trades Unions at yesterday's conference of that body here, in succession to W. A. Appleton, whose resignation was announced during the day.

Edo Fimmen of Holland, President of the International Federation of Transport Workers, who was present at the conference as Secretary of the International Trades Union Federation, said, in answer to a question of a Canadian delegate, that he had received no intimation from the American Federation of Labor whether it would be represented at the conference. To date, letters sent the American Federation only four replies had been received, said Secretary Fimmen.

"Since the Amsterdam conference," he added, "there have been the worst possible relations between ourselves and the American Federation."

GEORGIANS ON WAY HOME.

Governor Dorsey and Industrial Party Spend Day in New York.

The Georgia Industrial Special arrived in New York yesterday morning bearing 150 leading men of Georgia who are returning South after a tour of some of the industrial centres of the United States. The party, which includes Governor Hugh M. Dorsey and Dr. K. G. Matheson, President of the Georgia School of Technology, is traveling under the auspices of the School of Technology and is an outgrowth of the movement for a greater school of technology and a greater industrial Georgia.

Mayor Hylan welcomed the Georgians on their arrival at the Hotel Pennsylvania, and the party later visited the battleship Tennessee. The Merchants' Association of New York entertained them at luncheon at the Pennsylvania. They also visited the Engineering Societies' Building 29 West Thirty-ninth Street. After dinner at the Biltmore, at which they were the guests of the Georgia Society of New York, they returned to the special, which left at midnight for Washington.

NEW CONTRACT PLAN STARTS

Wide Range in Bids for Building City Omnibus Station.

Plans for a one-story housing station and a two-story office building in Birmingham Street, between Henry and Madison Streets, filed yesterday with the Manhattan Bureau of Buildings, revealed that the city had put into effect the plan suggested by Corporation Counsel John P. O'Brien to protect itself against collusive bidding on construction contracts. The contract for the buildings, which will be occupied by the Department of Plant and Structures as a station for city omnibuses, was awarded to Wolfman & Greenbaum for $112,000.

Commissioner Grover A. Whalen said that each of the dozen bidders on the contract was required to sign an affidavit that he had not taken part in any collusive or "ring" bidding. Mr. Whalen said the bids ranged from $112,000 to $195,000 and that the low bid, on which the contract was awarded, was considerably below the engineers' estimate of cost.

TO HONOR MARK TWAIN.

Ettinger Wants Books Mentioned in Schools on Author's Birthday.

City Superintendent of Schools Ettinger has notified district superintendents and principals that as Nov. 30 will be the eighty-fifth anniversary of the birth of Mark Twain, Samuel L. Clemens, the attention of pupils, especially of those in the upper grades, ought to be directed to such books as "Tom Sawyer," "Huckleberry Finn" and "The Prince and the Pauper." He says that it might also be worth while to mention that the last named story has been dramatized and is now being produced in this city.

"I understand," he says, "that the production is notable both from the standpoint of the actors concerned, and the historical correctness of the scenery and costumes."

COOLIDGE TO SPEAK HERE.

Will Dine With Amherst Men at First Centennial Celebration.

The Amherst Association of New York will hold a "Lord Jeffrey Amherst Dinner" next Saturday night in the Hotel Pennsylvania. This will be the first event in the Amherst centennial celebration, which will culminate at the commencement next June. Speakers at the dinner will include Vice President-elect Calvin Coolidge and Professors John M. Tyler and William J. Newlin. William C. Breed will preside. The dinner has been arranged by a committee of which Collin Armstrong, '77, is chairman.

Harding's Sister Gets Appointment.

WASHINGTON, Nov. 23.—Announcement of Mrs. Carolyn Votaw, sister of President-elect Harding, as head of the Social Service Department of the Public Health Service, was announced today by Surgeon General Cumming. Mrs. Votaw, who recently resigned as a member of the Metropolitan police force of Washington, will have charge of the public health service work with disabled former service men.

HARDING ARRIVES IN THE CANAL ZONE

President-Elect Gets Noisy Welcome as His Ship Enters Cristobal Harbor.

RESTS ALL DAY IN HOTEL

He Is Flooded With Invitations, But Must Decline Most of Them—Will Visit Jamaica.

COLON, Panama, Nov. 23.—President-elect Harding arrived at Cristobal at 9 o'clock this morning on board the steamer Parismina. He was given a noisy welcome by the craft in the harbor. Mr. Harding went direct to a hotel.

ON BOARD STEAMSHIP PARISMINA, Nov. 23 (by Wireless to The Associated Press).—As President-elect Harding approached Panama today he was flooded with wireless messages inviting him to be the guest of honor at a long list of public functions during his five days' visit to the Canal Zone. Most of the invitations he will be compelled by his vacation plans to decline.

As now formulated his plans shape up as follows:

Reach Cristobal at Atlantic Terminal or Canal this morning and party go ashore and spend entire day resting at Cristobal hotel; Wednesday trip through the canal with a call on President Porras of Panama at his palace at Panama City; spend night on Pacific side of the Istnmus Wednesday; Thursday night guest of President Porras. All other invitations have been held under advisement, although it was regarded as not improbable that he will accept the invitation of Governor Harding of the Canal Zone to dinner and may also be a dinner guest of Cristobal and Colon business men.

Arrangements have been made for a stop of several hours at Kingston, Jamaica, on the return voyage.

Leaving Cristobal on Sunday, the party will reach Kingston the following Tuesday morning. A short outing has been planned ashore before the departure of the vessel that afternoon.

PLEDGES FILIPINO JUSTICE.

Harding Endorses Policy of Self-Determination, Correspondent Says.

The policy of self-determination will be applied to the Philippines by Warren G. Harding when he becomes President, according to Emilio de la Paz, special correspondent of La Vanguardia, Manila, P. I., who arrived yesterday from New Orleans after interviewing the President-elect.

"While the President-elect was not in a position to talk officially on the problems of my country, I was encouraged by his interest," said Mr. de la Paz, who is at the Hotel Astor. "He said he would talk to me as one newspaper man to another, and for half an hour discussed conditions in the Philippines and led me to believe that he will apply the policy of self-determination and adherance to the Monroe Doctrine in all questions pertaining to our country.

"I have never before been so favorably impressed with any man, and I feel sure that his administration will be one of justice and moderation. He is a real American, and just such a man as we in the Philippines, and also, it seems to me, that the United States needs, at this critical time in the world's history. On the preface that he is not yet President and that it is not now fitting that he talk at this time, I found Senator Harding a little difficult to interview at first, but when I told him that I had taken a 12,000-mile trip for the sole purpose of interviewing him he gave me this statement to my people:

As a private citizen of the United States I am happy to send to you, through La Vanguardia, my heartiest greetings and an expression of my pride in the wonderful achievements wrought in the Philippines since the American sponsorship began. It is one of the gratifying marvels in the history of human progress.

I have been following, with great interest, your progress and the splendid development of your institutions. Your interests and our own are bound closely together and your aspirations are quickly felt in America.

As Chairman of the Senate Committee on the Philippine Islands I had hoped at this very time to be en route to the Islands for a visit and a more intimate understanding of the situation there. I cannot have the satisfaction of the visit just now, but I do want to have that understanding, which shall aid me in helping to meet your problems and our own in full sympathy and highest justice.

"The President-elect told me that he wanted the Filipinos to trust America, for this country has every respect for our aspirations."

OUR NOTE ON OIL DELIVERED

American Position on Anglo-French Agreement Given to Britain.

LONDON, Nov. 23.—The American note with regard to the Anglo-French oil agreement (dealing with the respective rights of the two nations as to oil supplies in parts of the former Turkish Empire) was delivered by the American Embassy to the British Foreign Office late yesterday.

The document is being considered by the Foreign Office.

GET $80,000 FOR HOSPITALS.

Rockefeller, Jr., and Spelman Memorial Give $37,500 Each.

Gifts of nearly $80,000 to be applied to the United Hospitals Fund were announced yesterday by Henry J. Fisher, Chairman of the Finance Committee of the Fund.

VENETIAN BALL A GORGEOUS PAGEANT

Society Parades in Picturesque Costumes of the Golden Days of Venice.

FESTIVAL MELODIES SUNG

Historical Characters Predominate at Benefit for Italian War Orphans at Ritz-Carlton.

The Venetian Ball, held last night at the Ritz-Carlton, will go down in the social history of New York as a notable function, in point of gorgeousness of costuming. The golden days of Venice were lived again in a pageant of color and animation, with society parading in the picturesque costumes of men and women celebrated in pictures, poems and the drama of Venice the magnificent.

The function moved like an animated painting by Longhi, Goldini or Guardi, against a background of decorations suggesting, in gold and purples, a corner of the piazetta of St. Mark's. The famous lion of St. Mark's looked down from the ballroom wall upon gorgeous dignitaries of bygone centuries. Venetian banners and gondola poles added to the realism of the mise on scène. From 11 till 4 in the morning, the ballroom, the great staircase, the supper rooms, were transformed into a city of festa romance, with the hum of the Fifth Fifth Avenue buses only a block away.

It was not a large ball, the guests numbering close on to a thousand. The list had been cut down considerably, and it was really more like a private function. The proceeds will be devoted to aiding the Italian war orphans by the newly formed America's Tribute to Italy, under whose auspices the affair was staged.

Singers From Metropolitan Opera.

A chorus of singers from the Metropolitan Opera House added to pictorial values of the occasion. These singers, under the leadership of Setti, Gondoliers and contadini, sang everything Italian that was melodious—chants of sailors, barcaroles and festa melodies. Two orchestras played for the dancing, and the tables in the main dining room were grouped around a platform where there were dancing and entertainment. The boxes in the ballroom were marked off by gondola poles.

It was a night of surprises so far as the costumes were concerned, as many of the prominent society women had not revealed beforehand what historical character they were to portray. As the guests arrived and walked up the staircase between the two tall boxwood trees, under a huge festoon of the Stars and Stripes, there were many dramatic recognitions.

Scores of dinners preceded the ball, at which the guests appeared in their costumes. Some were at the hotel and others at homes. One of the dinner groups that attracted attention was that of Captain Guardabassi, Whitney Warren and Frank Marcou, the latter Secretary of the Italy-America Society. The sixteen members of the party, men and women, all wore dominos of black, rose, vermillion and magenta, with black hats having gold tassels. They were Mrs. Lawrence Kenne, Mrs. Frank Gray Griswold, Mrs. Lucy W. Hewitt, Mr. and Mrs. George B. French, Mrs. Herman Duryea, Mrs. Barton S. Prentice, Miss Bica Martin, Leonard Thomas and F. Burrall Hoffman. Mandoline and guitars accompanied this party.

Mrs. Corrigan a Venetian Duchess.

Mrs. James W. Corrigan gave a large dinner at the Ritz before the ball. Her costume was made in Paris by Worth after designs by Count Leoni de Castellana. It was a gorgeous gown of a Venetian duchess of the 17th century, and cost 100,000 francs. The gown was of silver tissue embroidered in gold over coral. Twenty-five yards of silver tissue were in the crinolined skirt, and it was worn with a high black hat with green plumes and a black lace mantle with silver stars. A powdered wig and a fan of the period completed the attire.

Mrs. Corrigan's guests were Mr. and Mrs. Edwin Main Post, Miss Elizabeth Sands, Mr. and Mrs. John Wanamaker Jr., Mrs. William Disston, Mr. and Mrs. William Sturgis, the latter as Juliet; Miss Polly Brooks, Miss Suzanne Pierson, Mrs. Charles Del. Oelrichs, Mrs. Biddle Duke, who was Petrach's Laura; John Moffat, who came as Lord Byron, in black silk and ruffles; Rodman Wanamaker 2d, Roosevelt Thompson, Pendleton Turner, Henry C. Cushing, Edgar Munn and Theodore Crane. The young men of the party came as gondoliers, the younger women in picture gowns of the eighteenth century, and the older men and women as Venetian noblewomen and dukes.

Mr. and Mrs. Walter E. Maynard and Mr. and Mrs. John Magee had in their party Mr. and Mrs. William White-Hoare, Miss Alexandra Emery, Mrs. Ralph Sanger, Mrs. Ethel Higgins, Ashbel Barney, Benjamin Morris and Geoffrey Dodge. Mrs. Maynard wore a Longhi costume of a Venetian noblewoman in black and white.

Princess Rospigliosi's Costume.

Prince and Princess Rospigliosi also entertained, having among their guests Mr. and Mrs. Joseph B. Thomas, Mr. and Mrs. Felix Doubleday, M. and Mme. Ivolsky, Mr. and Mrs. Giuseppe Brambilla, Mr. and Mrs. Orestes Ferrara, Mr. and Mrs. Darragh Park, Mrs. Herbert Shipman and Mr. and Mrs. Abram Poole. Princess Rospigliosi appeared as Browning's Duchess in green and gold.

Mrs. Harry Payne Whitney figured as one of the judges at the ball for the most beautiful woman's costume. With Robert W. Chanler, who came as the Grand Inquisitor of Venice, in a sombre cloak and huge hat, making his entry followed by strolling Venetian singers, and Prince Rospigliosi, she judged and awarded the coveted prize.

Mrs. Whitney was a dinner hostess preceding the ball, also Mrs. Belmont Tiffany, Mrs. John Sanford, Mrs. William K. Vanderbilt 2d, Mrs. William Fox, Mrs. Duncan Ellsworth, Miss Mary Hoyt Wiborg, Mrs. W. Goadby Loew, Mrs. George Bolling Lee, Mrs. Frederick Lewisohn, Mrs. William F. Sheehan and Mrs. Edson Bradley.

Miss Waudern Mathews headed a committee of débutantes, who came as maids of old Venice. She was a Venetian ballet girl.

Dancers and Their Costumes.

Among those at the ball and their costumes were Mrs. Sidney W. Fish, Desdemona; Mrs. Abram Poel, Venetian costume of old Italian grange; Miss Emily Gilbert, Juliet of Verona; Mrs. Chas. M. Post, Italian lady of the eighteenth century; Mrs. William P. Sheehan, Venetian lady in black and silver brocade; Mrs. Robert Graves, Venetian lady in white and silver; Mrs. August Belmont, Venetian Duchess; Mrs. Newbold Le Roy Edgar, Italian peasant woman; John Asperon, Doge of Venice; Sir William Wiseman, Lupin, the famous Paris Chief of Police; Norman Trevor, a Pope's guardsman; Miss Bica Martin, street singer of Venice; Miss Mary R. Cogswell, a maid in lavender; Genevieve Clendenin, daughter of Admiral Moscenigo; Mrs. William Astor Chanler, Beatrice.

William E. Stewart Jr., Romeo; Conde Nast, Machiavelli; Frank Crowninshield, Cassio; Hamilton Fish Jr., Gerlando; Lloyd Warren, Dante; George S. Chappel, Admiral Moresini; Frederick T. Frelinghuysen, Caesar Borgia; Mrs. Frelinghuysen, Francesco di Rimini; Charles H. Towne, Court jester; Homer Barrett, Don Juan; John T. Chapman, Columbus; Mrs. Craig Biddle, Lucrezia Borgia; Mrs. Charles C. Rumsey, as "Pippa Passes"; Henry J. Whigham, Petrarch; Mrs. Whigham, Catherine di Medici; Miss Ellin Mackay, Isabelle d'Este, and Chester H. Aldrich, Michael Angelo.

Mrs. Harry P. Whitney's Costume.

Mrs. Harry Payne Whitney's costume was one of the surprises of the evening, for she appeared as the Venetian lady superior of the seventeenth century, in white and black with a high rolling headdress and her neck collared to the chin. The robe was a clinging one with a long train.

Mrs. W. K. Vanderbilt 2d appeared in a Turkish instead of an Italian costume, as did also several others. Mrs. Preston Gibson wore a festa costume with a cloth of silver skirt and a red corsage and carried a red fan. Mrs. Herbert Shipman was in red and black with a red scarf bound about her head. Mrs. Frederick Lewisohn was a noblewoman in black velvet and silver. Mrs. George Whelen was in an antique gray silk, a Longhi costume, with a tall veiled headdress. Mrs. Charles de L. Oelrichs Jr. was in red and black with a veil falling from her three-cornered velvet cap.

Others present were Mrs. Nicholas Longworth, Mr. and Mrs. Arthur Scott Burden and Mr. and Mrs. F. K. Pendleton.

Mrs. James Cummings Barr, a member of the Advisory Committee of America's Tribute to Italy, wore across the breast of her black gown of old Italian lace the high decoration of Al Valore Militare, awarded her son, Richard Curtis Fairfield, a lad of eighteen, the first of two and the youngest American to be killed in Italy in the war.

DR. AND MRS. PARKHURST HAVE GOLDEN WEDDING

Informally at Home to Friends All Afternoon—Family Gathering in Evening.

The Rev. Dr. and Mrs. Charles H. Parkhurst, in observation of the fiftieth anniversary of their marriage, were informally at home to their personal friends yesterday from 10:30 in the morning until 7 o'clock in the evening in their apartment in the Ansonia Hotel, Broadway and Seventy-third Street.

Dr. and Mrs. Parkhurst were assisted in receiving by Mrs. Lleanore Marx of this city and by Miss Clara Bodman of Northampton, Mass. Miss Bodman is a sister of Mrs. Parkhurst. Last evening there was a family gathering.

The apartment was turned into a bower of flowers, mostly golden chrysanthemums. One of the largest bouquets came from the Ladies' Guild of the Manhattan Congregational Church, of which Dr. Parkhurst is serving one year as acting pastor.

All of the decorations were yellow and gold, even to the ices and cakes. There was a wedding bell in the middle of the drawing room, and a wedding cake with a bride and bridegroom standing on top.

Dr. and Mrs. Parkhurst were deluged with letters and telegrams from all parts of the country. Among their many gifts were a set of gold cups and a goodly number of gold coins. Late last evening

SOCIAL NOTES

New York.

Charles Mather MacNeill, who has been at the Broadmoor, in Colorado Springs, is returning to New York in his private car.

Mrs. Biddle Duke is in town after visiting Mr. and Mrs. Vincent Astor over Sunday at Rhinebeck.

The Japan Society will give a dinner at the Astor on Dec. 15 for Roland S. Morris, American Ambassador to Japan, and Mrs. Morris, and Baron K. Shidehara, Japanese Ambassador to this country. A dance will follow the dinner.

Mr. and Mrs. Pierpont Morgan Hamilton are being congratulated on the birth of a son. Mrs. Hamilton was formerly Miss Marie L. Blair.

S. R. Guggenheim sailed yesterday on the Aquitania to attend the wedding of his daughter, Miss Eleanor May Guggenheim, to Viscount Stewart, which is to take place on Dec. 16.

Miss Martha Maynard has closed her place at Redding, Conn., and is at 120 East Seventy-sixth Street for the Winter.

Mrs. William P. Sheehan entertained at luncheon yesterday at the St. Regis for Mrs. Nathan L. Miller, wife of the Governor-elect.

Mrs. Edward Martin Stout of 117 West Fifty Eighth Street will give a large luncheon on Friday, Dec. 17 at the Ritz-Carlton, her first entertainment for her débutante daughter, Miss Margaret L. Stout.

Mrs. Frederic Neilson of Newport is at the Plaza for the Winter, where Lord and Lady Pirrie, Sir James Currie and Lord Iverforth of London, have arrived, after an extended tour through the Southern States and Mexico.

Senator James W. Wadsworth, who is at the Belmont, will go to Geneseo, N. Y., to spend Thanksgiving.

MAX BRICKNER DEAD.

Pioneer Clothing Manufacturer Dies at His Home in Rochester.

Max Brickner, a pioneer in the manufacture of clothing in America, died yesterday at his home, 323 Westminster Road, Rochester, N. Y. He was born seventy-eight years ago in Weibhausen, Bavaria, and went to Rochester when 17 years old. His brother David, who preseded him, had established himself at Selma, Ala., and Max Brickner found employment at the nearby town of Talladega and remained there until the Spring of 1861, leaving in time to catch the last steamer from Savannah before Fort Sumter was fired upon. Mr. Brickner was pronounced Northern sympathies, although not yet a naturalized citizen, and was therefore eager to get North before hostilities began. He soon became interested in the expansion and prosperity of Rochester, and manifested a never-ceasing activity in its civil and political affairs, and in those of the State. This interest continued until a few weeks ago when Mr. Brickner was taken ill.

In 1892 he was elected President of the Rochester Chamber of Commerce. He was at one time a member of the Board of Health of Rochester. He also had been President of the Clothiers' Exchange of Rochester. The Exchange was organized to combat the unjust demands of labor unions and to institute more friendly relations between manufacturers. He was successively a member of the firms of Wile, Kauffman & Co., G. & J. Wile & Co., Wile, Brickner & Wile, the Wile & Brickner Co., and Max Brickner & Sons Co. Mr. Brickner was one of the original members of the Society of Genesee.

Mr. Brickner was twice married—in 1866 to Caroline Wile, who died in 1877 and who was the daughter of Abraham Wile, a prominent resident of Rochester, and in 1880 to Gertrude Stettheimer, who died in 1914. One of his sons was the late Samuel M. Brickner, a well-known New York physician, who was gynecologist at Mt. Sinai Hospital and editor of The Medical Pickwick. His children who survive him are Isaac M., a member of the Rochester Bar, David M., Max C. of New York, and Grace S. Brickner of Rochester. The funeral will take place in Rochester on Friday at 10 A. M.

MICHAEL J. DONAHOE DIES.

Vice President of Claflin's Stricken Suddenly in His Office.

Michael J. Donahoe, Vice President and Director of Claflin's dry goods house, died suddenly yesterday afternoon from heart neuralgia in his office in the arms of an old friend, J. W. Buck, sales manager of the firm.

Mr. Donahoe was born in Tennessee fifty-five years ago. He left school when only 13 years old and worked for a while around the cotton compresses in his native town. His parents removed to St. Louis, where he obtained a position with the dry goods firm of Dodd, Brown & Co. as an errand boy and was promoted to salesman. In 1914 Claflin's reorganized, and Mr. Donahoe was chosen Vice President.

Obituary Notes.

WESLEY M. HUNT, 71 years old, a manager for the New York and Brooklyn Casket Company, died in the Williamsburg Hospital on Monday of a fracture of the skull received when he was run down a week ago by a motor truck.

WILLIAM J. VORBACH, an accountant, is dead at his home, 1,270 Hancock Street, Brooklyn, aged 60 years.

CORNELIUS SULLIVAN, 86 years old, formerly in the wholesale underwear jobbing business as a member of the firm of Sullivan & Pierson, and later with Gitman & Co., died at his home, 292 Clermont Avenue, Brooklyn, on Sunday.

K. H. REHRAUGH of New York, who served as a Y. M. C. A. secretary overseas during the World War, was found dead in a hotel in Pittsburgh yesterday.

Mrs. RACHEL A. PLATT, widow of Edward Platt, a wholesale clothing merchant, died on Sunday at her home, 479 McDonough Street, Brooklyn.

Mrs. BLAIR FAIRCHILD of this city died suddenly in Paris on Sunday. She was Miss Edith Cushing, daughter of the late Thomas Cushing. She married Blair Fairchild fifteen years ago.

FRANK L. TAFT, 65, formerly manager of the first woman's shirtwaist factory in the United States, died in Fort Wayne, Ind., on Sunday.

GEORGE H. COTTON of Boston, capitalist and director of a chain of Eastern resort hotels, died yesterday in a hotel in Los Angeles, Cal. He was 66 years old.

TWO MAKE THEIR DEBUTS.

Misses Margaret W. Davison and Virginia A. Fox Introduced.

Miss Margaret W. Davison made her début yesterday afternoon at a reception that her mother, Mrs. G. Howard Davison, gave for her at her new residence, 44 East Fifty-third Street. Mrs. Davison and the débutante had receiving with them the Misses Alys McKelvy, Katherine Prentice, Mary Flagler and Georgina L. Welles.

Mrs. Rector K. Fox of Homewood, Mt. Kisco, introduced her daughter, Miss Virginia A. Fox, at a large luncheon she gave for her at the Ritz-Carlton. There were fifty-four people seated at five tables, decorated with pink roses, and the guests included a few of last year's débutantes. Among the guests were the Misses Eleanor S. Towne, Helen Trevor, Mary Morris, Emily Hammond, Ellen Semple, Elizabeth Lee Dodge, Isabella Wood, Marion Taylor, Elisabeth Meeker, Sylvia Hillhouse, A. Ruth Ogden and Miss Bartlett. Mrs. Fox will give a dance later in the season for Miss Fox.

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ABANDON BIG WEDDING AND QUIETLY MARRY

Miss Zillah T. Thompson and Adolphe H. Wenzell Wed in Marble Collegiate Church.

Miss Zillah Townsend Thompson, daughter of Mr. and Mrs. George Thompson of 162 East Sixty-first Street, and Adolphe Helck Wenzell, whose engagement was announced in May, were married last Sunday. The fact of their marriage will come as a surprise to their friends.

Plans were under way for a large church wedding, but the young couple suddenly decided to be married quietly. The ceremony was performed at the Marble Collegiate Church by the pastor, the Rev. Dr. David J. Burrell, in the presence of the immediate family. It is planned to give a reception for Mr. and Mrs. Wenzell later in the season.

WEDDINGS.

J. Roderick Buchanan Marries Mrs. Ruth Steele Borden.

J. Roderick Buchanan and Mrs. Ruth Steele Borden, a daughter of the late Rev. Dr. J. Nevett Steele, rector of Trinity, and a niece of Charles Steele, were married at noon yesterday at the home of the bridegroom's sister, Mrs. G. Lansing Baldwin, 145 West Fifty-eighth Street, by the Rev. Dr. Thomas, a Presbyterian clergyman of this city. Mr. Buchanan's first wife, who died two years ago, was Miss Rosalie Dutilh Smith, a daughter of E. Dutilh Smith. Mrs. Buchanan's first husband was Joseph C. Borden, they having been divorced about a year ago.

Finehout—Craft.

Mr. and Mrs. Henry S. Craft of 610 West 152d Street announce the marriage of their daughter, Miss Alice Fussell Craft, to Milton Drummond Finehout of this city. The wedding took place at the home of the bride's aunt, Miss Mary Storrs, in Plainfield, N. J., last Saturday, the Rev. Milton A. Craft officiating.

Miss Edith Craft was the maid of honor and the bridesmaids were the Misses Louise Morgan and Edna Craft. Michael Revello served as best man and the ushers were Harold Craft, Raymond Finehout, Wilbur Finehout and Walter Strauss.

Hellman—Frank.

The wedding of Miss Louise Gertrude Frank, daughter of Mr. and Mrs. Philip Frank of 270 West End Avenue, and Maxwell Platt Hellman of this city, took place at 6:30 o'clock last evening at the Hotel Biltmore. Mrs. Herbert Weil was the matron of honor, and the other bridal attendants were the Misses Marion Veith, Bessie Simons, Florence Loeb and Mrs. Ralph Austrian. Edward Klauber served as best man, and the ushers were Dr. James Veith, Robert Joseph, Frank Greenwald and James Frank.

$150,000 FIRE HALTS BROOKLYN TRAFFIC

Blaze at Flatbush Avenue and State Street Holds Up Theatre Crowds an Hour.

BUILDING IS GUTTED

Firemen Shut Off on Escapes by Flames From Windows Are Saved by Hosemen Below.

A spectacular fire in the five-story triangular building at Flatbush Avenue and State Street, Brooklyn, blocked traffic last evening for an hour on the Fifth Avenue and Culver line of the B. R. T. elevated system and on several trolley lines passing, drew a crowd of 20,000 persons, and before it was subdued by firemen under Deputy Chief "Smoky Joe" Martin, did damage estimated at $150,000.

Passers-by on their way to the Casino Theatre, two doors from the building on Flatbush Avenue, saw flames shooting from the skylight on the roof of the building at about 7:30 o'clock. An alarm immediately was turned in, and Engine Company 256, in State Street, two blocks away, arrived on the scene in a few minutes, but the fire had gained such headway that the fourth and fifth floors of the building, occupied by the Adler Tailoring Company, were a furnace, flames shooting fifty feet through the roof, as well as through the windows on both the Flatbush Avenue and the State Street sides.

A second and a third alarm were sent in, bringing Deputy Chief Martin and the police reserves from half a dozen stations. The building is in the centre of Brooklyn's shopping and theatre district, and although most of the stores were closed for the day there were thousands of persons passing on their way to the theatres.

The third floor of the building was occupied by the New York Institute of Photography. Deputy Chief Martin sent several companies of firemen in there to attack the flames from the stairway. He explained later that he feared that if the flames got to that floor they might set fire to the elevated structure on Flatbush Avenue.

The building was owned by Dr. L. R. MacKenzie, a dentist, who occupied the second floor, and stores on the ground floor were occupied by the United Cigar Stores Company, R. W. Bennett & Co., haberdashers; Richey & Cornell, clothiers, and a jeweler. Water added considerably to the damage. The fourth and fifth floors were gutted.

Sir George A. Callaghan Dead.

LONDON, Nov. 23.—Sir George Astley Callaghan, an Admiral of the Fleet since 1917, died in London today. At the beginning of the war he was Commander in Chief of the Home Fleet. From 1915 to 1918 he was commander in the Nore, at the mouth of the Thames.

Anniversaries.

CHODOROV—Mr. and Mrs. Samuel Z. Chodorov will be at home to their friends and relatives on their twenty-fifth wedding anniversary, Thursday, Nov. 25, at their home, 1,494 Bryant Av., New York. No cards.

Born.

MILLER—Mr. and Mrs. Martin Miller, 306 West 99th St., announce the birth of a son, on Nov. 22, at the New York Nursery and Child's Hospital.

VAN FRAAG—Mr. and Mrs. Emanuel Van Fraag (nee Frances Sanders) of Woodmere, announce the birth of a daughter, Nov. 23, at the New York Nursery and Child's Hospital.

Confirmation.

BROADS—Mr. and Mrs. Samuel Broads, 249 Valentine Lane, Yonkers, announce the bar mitzvah of their son Ralph on Saturday, Nov. 27, 10:30 A. M., at Temple Emanu-El, Yonkers. At home after 3 P. M.

Engaged.

CHISHOLM—McLEAN—Mr. and Mrs. Frederick A. Mannheim of Mountain Av., Maplewood, N. J., announce the engagement of their daughter, Miss Margaret McLean, to Horace Trevser Chisholm of New York.

LILLIBRIDGE—PAUL—Miss Yvonne Paul, daughter of the late Mr. and Mrs. J. M. Paul, formerly of Montreal, Canada, to Harrison Lillibridge of this city, son of the late Judge W. M. Lillibridge and of Mrs. W. M. Lillibridge.

Married.

FAKIS—BYERS—Mr. James Fakis of New York City and Miss Mabel Byers of Salisbury, N. C., were married Tuesday evening, Nov. 23, 1920.

FOWLER—GARDINER—On Tuesday, Nov. 23, 1920, by the Rev. Herbert Shipman, Adele Griswold Gardiner of the Manor of Gardiner's Island, to W. S. Grosebeck Fowler.

PERKINS—AVERY—On Monday, Nov. 22, Delia Strong Avery, daughter of Mrs. Edward W. Avery of 16 Hancock St., Brooklyn, to George Carpenter Perkins of Brooklyn.

WENZELL—THOMPSON—On Nov. 21, 1920, in the Marble Collegiate Church, by the Rev. Dr. David J. Burrell, Zillah Townsend, daughter of Mr. and Mrs. George Thompson, to Adolphe Helck Wenzell.

WING—KRECH—Monday, Nov. 22, 1920, in St. Bartholomew's Church, by the Rev. Leighton Parks, Helen, daughter of Mr. and Mrs. Alvin W. Krech, to L. Stuart Wing, son of the late L. Stuart Wing and Mrs. L. Stuart Wing.

YOUNG—RANDALL—On Saturday, Nov. 20, at St. John's Church, Clifton, Staten Island, Madeleine Incho, daughter of Mrs. Frederic Charles Randall, to Henry Koebel Young.

Died.

ALTMAN—Lena, loving mother of Joseph, Nettie, Hyman and Daniel, at her residence, 454 Mott Av., Bronx. Funeral arrangements in Thursday's issue.

AUERBACH—On Nov. 23, Solomon Louis Auerbach, in his 86th year, beloved father of Leonie Raffel. Interment Baltimore, Md.

BENNERT—John, on Nov. 23, in his 66th year. Services at his late residence, 324 East 56th St., New York, on Thursday evening, Nov. 25, at 8 o'clock. Interment private.

BENEDICT—On Tuesday, Nov. 23, at his residence, Indian Harbor, Greenwich, Conn., after a lingering illness, E. Cornelius, son of the late Rev. Henry M. and Mary Lockwood Benedict, in the 87th year of his age. Funeral services at his late residence on Thursday morning on arrival of the train leaving Grand Central Station at 10:08 o'clock.

BERNHARDT—Esther, 206 West 104th St., beloved wife of Max E. and devoted mother of Hannah, daughter of Mr. and Mrs. Sussman Reinhardt and sister of Meyer, Dr. Emanuel, Isaac B., Miriam and Mrs. Henry de Sola Mendes. Funeral on Wednesday, Nov. 24, 1920, 2 P. M., from Martin Pick's Chapel, 227 Lenox Av., near 120th St. Members of Temple Ansche Chesed and sisterhood, Truth Lodge, F. and A. M., Wendell Phillips Lodge, K. of P.; Noah Benevolent Society, and Chebel Rofer Chalim are invited to attend. Kindly omit flowers.

BERNHARDT—Truth Lodge, 561, F. and A. M.: Brethren: Sorrowful announcement is made of the death of Mrs. Esther Bernhardt, wife of Brother Max E. Bernhardt. Funeral takes place on Wednesday, Nov. 24, 1920, at 2 P. M., from Funeral Chapel of Martin Pick, 120th St. and Lenox Av. Your attendance is urgently requested.

Max A. Hohenstein, Master.
Morris C. Hazzal, Secretary.

BERNHARDT—Members and seat holders of Temple Anshe Chesed are earnestly requested to attend the funeral of Esther Bernhardt, daughter of our former President, Sussman Reinhardt, on Wednesday, Nov. 24, 2 P. M., from Martin Pick's Funeral parlor, 120th St., Lenox Av. Myer Geodfriend, Pres. S. Mutterperl, Rec. Sec.

BREEK—At Flushing, N. Y., Sunday, Nov. 21, George William Breek, beloved husband of Katherine Mead, in the 67th year of his age. Funeral Wednesday morning from St. John's Church, Murray Hill, Flushing, at 11 o'clock. Train to Murray Hill Station leaves Penn Station, New York City, Long Island Branch, at 10:26 o'clock.

BURGESS—Suddenly, Nov. 22, 1920, Mary A. (nee Haggerty), wife of Thomas M. Hannan, sister of William J. Haggerty and daughter of the late Joseph and Margaret Haggerty. Funeral from her late residence, 1,050 Bedford Av., Brooklyn, on Friday, Nov. 26, at 9:30 A. M.; thence to St. Patrick's Church, Willoughby and Kent Avs., Brooklyn, where a mass of requiem will be offered for the repose of her soul. Interment Calvary Cemetery.

BURN—On Monday, Nov. 22, Albert E. Hill, after a long illness, in his 50th year. Funeral from his late home, 841 Jefferson Av., Brooklyn, on Friday, 9 A. M. Interment at Woodlawn Cemetery. Auto cortage.

BINMAN—On Monday, Nov. 22, 1920, F. Evelyn Hinman. Funeral services will be held at her late home, 236 Greene Av., Brooklyn, on Wednesday, Nov. 24, at 3:30 P. M.

HYNARD—Entered into rest Nov. 22, 1920, Louise A. Hynard. Funeral service at the Amawalk Friends' Meeting House, Friday, Nov. 26, 1920, at 11 A. M.

KENNEDY—Elizabeth M., at her residence, 418 Gates Av., Brooklyn, on Sunday, Nov. 21. Funeral at the Immaculate Heart of Mary Church, Fort Hamilton Av. and East 4th St., Brooklyn, Wednesday, 9:30 A. M. Auto cortege.

KNEELAND—On Monday, Nov. 22, 1920, Lawrence, husband of Louise W. Kneeland and son of the late Furman L. and Cornelia Van Feit Kneeland. Funeral service on Wednesday afternoon, Nov. 24, at his late residence, 670 Park Place, Brooklyn, at 3 o'clock. Interment private.

KNOWLAND—On Monday, Nov. 22, Sarah Cadwallader Logan, in her 91st year, wife of the late Joseph Knowland, mother of Mrs. Louis E. Lafin and Mrs. Francis de L. Hyde. Funeral private, at her late residence, 217 East Seventh St., Plainfield, N. J., on Wednesday. Interment at Alleghany Cemetery, Pittsburgh, at convenience of the family.

KOHLER—At Wilkes-Barre, Pa., on Monday, Nov. 22, Esther F., beloved wife of Albert J. Kohler, mother of Albert H. and niece of the late William A. Hunt-reas. Interment Woodlawn, Thursday, Nov. 25, at 2:30 P. M.

KOHN—Charles, on Nov. 22, in his 66th year. Funeral from Millheiser's Funeral Parlor, 1,460 Lexington Av., on Thursday, Nov. 25, at 10 o'clock A. M. Please omit flowers.

KOHN—Charles. Phoenix Widow and Orphan Aid Society announces with deep regret the death of Brother Charles Kohn. Brethren are requested to attend funeral services at 1,460 Lexington Av. Thursday, Nov. 25, at 10 A. M.

Julius Weil, President.
P. Lovinger, Secretary.

LEVY—Herman, beloved husband of Fannie (nee De Bruin) and dearly devoted father of Moses K., Julietta, Phillip B., Miriam (Mrs. Richard W. Goldfrey) and Walter S. D. Funeral from his late residence, 231 West 97th St., Wednesday, Nov. 24, at 2 P. M. Relatives and friends are cordially invited to attend.

LEVY—Herman. The members of Congregation B'nai Israel are earnestly requested to attend the funeral of Mr. Herman Levy, President and former Treasurer, to be held at decedent's late residence, 231 West, 97th St., on Nov. 24 at 2 o'clock P. M. Members of the Congregation B'nai Jeshurun are also requested to attend. Moses Esberg, Vice President.
Simon C. Nort, Secretary.

LEWIS—Grace Stannard, wife of Robert Parker Lewis, suddenly, on Nov. 21, in her 46th year. Funeral services Calvary Episcopal Church, 4th Av. and 21st St., on Friday, Nov. 26, at 2 P. M.

MacINNES—On Tuesday, Nov. 23, Jean MacArthur, daughter of the late James and Jean MacArthur and dearly beloved wife of John MacInnes. Funeral service on Friday, Nov. 26, at 10 A. M., at Funeral Chapel, 961 Amsterdam Av. Glasgow (Scotland) papers please copy.

MAIER—Nov. 22, Orcelia J. Maier. Services Stephen Merritt Harlem Chapel, 304 West 126th St., Thursday, 10 A. M.

MAHONEY—On Nov. 20, at his residence, 23 East 98th, Daniel V., son of the late Jeremiah and Mary E. Mahoney. Funeral services will be held at the Church of St. Ignatius Loyola on Wednesday, at 10 A. M. Automobile cortege.

MAHONEY—Daniel V. Members of the Osceola Club and Democratic County Committee of the 15th Assembly District are requested to meet at his late residence, 23 East 98th St., on Wednesday, Nov. 24, at 9:30 A. M.; and accompany the remains to the Church of St. Ignatius Loyola, Park Av. and 84th St., where a requiem mass will be offered for the repose of his soul.

Maurice B. Blumenthal, President.
Ella M. Hastings, Executive Member.

MANNING—On Tuesday, Nov. 23, 1920, Cora Smith Manning of 7 Woodruff Av., Brooklyn, wife of Russell C. Manning and daughter of Albert W. and Mary W. Smith. Funeral at Cleveland, Ohio, Friday, Nov. 26.

McCALL—The Colonial Dames of America announce with deep regret the death of their fellow-member, Miss Kate McCall, on Nov. 14, in New Orleans.

E. B. Borrows, Secretary.

MEYER—Suddenly, on Nov. 22, Corinne Meyer, beloved wife of Clyde S. Meyer and daughter of Benjamin and Say Ireishimer. Funeral service from her late residence, 522 3d St., Brooklyn, Tuesday, 2 P. M.

MILLSPAUGH—On Monday, Nov. 22, at Bloomfield, N. J., Charles Howard Millspaugh, beloved husband of Jennie E. Millspaugh (nee Cemover). Notice of funeral later.

MULLEN—On Nov. 22, 1920, Alice M. Mullen (nee Goodwin), beloved wife of former Alderman Frank Mullen, mother of Robert S., Frank, George, Isabel and Sisters Roberta and Marie de Lourdes and sister of Margaret Golden of Hartford, Conn. Funeral from her late residence, 477 West 148th St., Thursday, 10:30 A. M. Solemn requiem mass at the Church of Our Lady of Lourdes, Convent Av. and West 142d St. Interment Mount Calvary Cemetery, White Plains. Please omit flowers. Hartford and Philadelphia papers please copy.

O'LEARY—At her home, 24 West 130th St., Ella Frances, sister of Julia L. and aunt of Joseph W. McCarthy of Chicago. Funeral Thursday morning at 9:30 o'clock at All Saints' Church. Interment in St. Patrick's Cemetery, Newburgh, N. Y.

O'REARDON—Suddenly, Tuesday, Nov. 23, 1920, Cornelius O'Reardon, formerly with Bradstreet's Company. Funeral from James F. McCormick's Funeral Parlor, 225 10th Av., near 23d St., Thursday, 9:15 A. M. Mass of requiem Church of the Guardian Angels, 9:30 A. M. Interment Calvary.

OSBORN—On Nov. 22, 1920, Edith M., wife of Albert E. Osborn. Funeral service at her late home, 89 North Walnut St., East Orange, N. J., Wednesday, Nov. 24, at 2:30 P. M.

PATTEN—At his residence, 308 Bergen Av., Jersey City, on Tuesday, Nov. 23, 1920, Herbert C., beloved son of Robert C. and Nellie C. Patten. Funeral services at the First Congregational Church, Bergen and Boyd Avs., on Thursday, Nov. 25, at 8 P. M. Relatives and friends invited.

Died.

PLOHN—Alfred A., on Nov. 23. Services the Funeral Church, Broadway, 66th St., Wednesday, Nov. 24, at 12 o'clock noon. Louisville, Ky., papers please copy.

RELIHAN—Nellie, suddenly, Nov. 22. Lying in state the Funeral Church, Campbell Building, Broadway, 66th. Funeral notice hereafter.

RUBIN—On Monday, Nov. 22, Nettie Rubin (nee Furiong), beloved wife of Leo and mother of Herbert and sister of Charles and Elizabeth Furiong and Edith M. Clymer. Funeral from her late residence, 2,015 Broadway, Wednesday afternoon. Interment Woodlawn.

SCHULTZMAN—On Tuesday, Nov. 23, 1920, Elsie Schultzman. Funeral services will be held at the Lefferts Place Chapel, 86 Lefferts Place, Brooklyn, on Friday, Nov. 26, at 11 A. M.

SLOAN—On Sunday, Nov. 21, Mary Johnston, wife of Samuel and beloved mother of Elsie J. and R. Roy Sloan. Funeral services at her late residence, 114 Field Place, Bronx, on Wednesday, Nov. 24, at 2 P. M.

SMITH—George McLeod, on Monday, Nov. 22, at his residence, 521 West 112th St. Services at the Church of the Transfiguration, 1 East 29th St., on Wednesday, Nov. 24, at 10:45 A. M.

STAUFF—Monday, Nov. 22, 1920, Caroline Cellarius, beloved wife of August Stauff, mother of Elsa Stuhmer, August F., Lewis F., Carl and Charlotte Stauff, daughter of Ferdinand Cellarius and sister of Marie Cellarius. Funeral services Wednesday, Nov. 24, at 1:30 P. M., at her late residence, 1,130 Tinton Av. Interment private. Please omit flowers.

SULLIVAN—On Nov. 21, 1920, Cornelius Sullivan, in his 86th year. Funeral services private at late residence, 292 Clermont Av., Brooklyn, on Wednesday, Nov. 24, at 2 P. M. Kindly omit flowers.

UNGER—Otto, on Monday, Nov. 22, at his residence. Funeral services at the funeral parlor of George H. Kelly, 357 Columbus Av., near 77th St., on Wednesday morning at 10 o'clock. Interment private.

UPTON—On Nov. 22, after a week's illness, Ethelwyn Bertha Upton, daughter of the late Thomas Harborough and Bertha Upton. Funeral service at the Chapel of St. Luke's Hospital, New York City, on Friday morning, Nov. 26, at 11 o'clock.

WALKER—William E., suddenly, Nov. 23. Funeral services 8 P. M. Thursday, Nov. 25, at 624 Bainbridge St., Brooklyn, N. Y.

WHITE—At his home, Montclair, N. J., Tuesday, Nov. 23, 1920, Sigourney Fay White, in his 56th year. Funeral services private. It is requested that no flowers be sent. Philadelphia papers please copy.

WEIL—Ernest L., beloved son of Dr. and Mrs. Walter D. Weil (nee Mork). Funeral from late residence, 2,255 University Av., at convenience of the family. Please omit flowers.

WEINTHAL—Suddenly, Nov. 22, in his 56th year, Joseph, husband of the late Lillian and devoted father of Charles, Mark, Morris and Ruth Meyers. Funeral from the chapel of Saul A. Rothschild, 159 West 130th St., on Wednesday at 2 P. M.

WILMURT—On Nov. 22, 1920, Jennie Louise Foster, wife of Clifford Wilmurt, in her 48th year. Funeral services at St. George's Church, Maplewood, N. J., on Wednesday, Nov. 24, at 3 P. M. Train leaves Hoboken at 1:32 P. M.

In Memoriam.

ISAACS—In sad and loving memory

LOST AND FOUND.

LOST—Certificate No. 341283 for 2 shares Chicago, Milwaukee & St. Paul Railway, registered in the name of Leigh P. Gerard, and 370314 for 30 shares Chicago, Milwaukee & St. Paul Railway common, registered in the name of Adolph G. Lotter. Finder please communicate with Palmer, Webber & Co., 62 Devonshire St., Boston, Mass.

LOST—If party who picked up small gold mesh purse in Biltmore Hotel about midnight Monday, Nov. 22, containing rouge, handkerchief, powder-puff and platinum lorgnette, will return to cashier's window, Biltmore Hotel, liberal reward will be paid, and no questions asked.

LOST—Black pocketbook, containing 3 fifty-trip Jersey Central Railroad tickets and 1 traveler's check in taxicab, going from Vanderbilt Hotel to 23d St. Ferry at 4:45 P. M. Nov. 23. Reward returned to 101 Park Av., Room 1104.

LOST—Monday night, lady's black handbag, red beads, containing diamond horseshoe pin, from Hotel Biltmore to Moroco Theatre; very liberal reward. Cashier, Hotel Biltmore.

LOST—Satchel, tan color, with commercial papers, in subway car Times Square express to Canal St. or Canarsie line. Finder please return to Duran, 90 Knickerbocker Av., Brooklyn. Liberal reward.

LOST—Small leather purse, transportation ticket from New York to Pittsfield, Mass., and chair reservation dated Nov. 24; small change; reward. Curtis, 34 South Hillside Ave., Glen Ridge.

LOST—Pass Book No. T-1946, Sophie Levin, of the Chatham & Phenix National Bank, 205 East 57th St., New York; payment stopped; please return book to bank.

LOST—Tuesday, Broadway, 101st St., handbag, containing money, keys, cards, memorandum; reward. Schiller, 333 West End Av., Apt. 4A.

LOST—Pair eyeglasses, tortoise shell rims and bows, Nora Bayes Theatre or on 44th and Broadway evening. Dr. L. W. Agaston, 110 West 56th.

LOST—Black leather card case containing pictures and cards. Return to Thomas M. Short, Marine Barracks, Navy Yard.

LOST—About 30 war savings stamps, shuttle train or subway between 42d and Monday noon. Kempf, Continental Hotel, Hoboken.

LOST—Violin, Friday night, in taxi; reward. Norman, 324 West 58th. Columbus 9388.

Jewelry.

LOST—A crescent-shaped brooch, made of gold nuggets, with a diamond set English sovereign pendant; reward if returned; if sovereign will buy ticket. Mr. Franz, Coucho Co., Bedford Av., at Eastern Parkway, Brooklyn.

LOST—Two rings, Tuesday forenoon, in ladies' dressing room, Prince George Hotel, one an opal and diamonds, other three diamonds. Liberal reward for return to management.

LOST—One gold ring, set with a cluster of 3 or 5 diamonds, on the afternoon or night of the 19th or 20th of November. Finder please return to Woodstock Hotel. Liberal reward.

LOST—Tuesday, on B. R. T. or 18th St., or Times Building, lady's wrist watch, gray ribbon. Reward. Miss Nanes, 1,708 Times Building.

LOST—Diamond platinum flexible bracelet, while shopping or in taxi; reward. Phone 8119 Riverside. Benziger, 210 Riverside Drive.

LOST—Diamond solitaire ring, cluster of small diamonds, in platinum setting, Monday afternoon. Reward of $100 if returned to N. S. Deferari, 117 East 54th St.

LOST—Diamond pearl pin, between 58th and 66th on Park Av. or side streets; sentimental value; liberal reward. Phone Plaza 6705.

LOST—On Saturday night, one green jade earring, probably at or near the Crystal Room, Ritz Carlton Hotel. Reward if returned to P. E. Thompson, 836 Park Av.

LOST—Silver wrist watch, with photo, vicinity Hotel Continental; reward. Mrs. Halpert, Hotel Continental.

LOST—Diamond-studded monogram, "M. W."; reward. 700 Riverside Drive. Auburn 9091.

LOST—Lady's gold wrist watch, engraved on back "R. D." Reward for return to Mrs. A. Shafer, Apt. 8, 224 8th Av.

LOST—Gold cuff link, some time last week, in Manhattan or uptown Bronx; sentimental attachment. Phone Tremont 3144.

$100 REWARD, no questions asked, for return of jewelry, lost from 250 West 112th St., Sunday. Phone 9564 Cathedral.

LOST—String of graduated pearls, diamond clasp, Sunday; liberal reward. Becker, 2,336 Aqueduct Av., Bronx.

LOST—Gold vanity bag, Stern's, Monday afternoon, Nov. 22; $50 reward; no questions asked. Return Cashier, Commodore Hotel.

LOST—Diamond cluster ring, Nov. 20, Hotel Marseilles; liberal reward, no questions asked. Bienenson, 15 West 76th St.

A REWARD OF $200

will be paid for the return of a platinum vest pin, 19 diamonds, lost Nov. 22, 79th or 80th St. and Amsterdam Av. Communicate with E. E. Hopwood, 55 John St., New York City. Telephone Beekman 8067.

LIBERAL REWARD

Offered to party who returns package of jewels found in Gimbel Bros. phone booth; no questions asked. Phone Morningside 7760. Apt. 2, 507 West 130th.

$250 REWARD diamond brooch lost Monday night, between 7 and 11 o'clock, between Hotel Astor and Moroco Theatre; no questions asked if returned to Hotel Astor cashier.

$100 REWARD

for return of beaded bag containing a 22-stone diamond ring, last Nov. 18 on southbound subway train. Udall & Ballaou, 974 8th Av.

$250 REWARD—Lost in bus, Temple Beth-El vestry room or taxi, Thursday evening, diamond and platinum brooch. Kindly return to Braner, 821 West 110th.

Wearing Apparel.

LOST—Hudson Bay sable choker, Sunday morning in Plaza Hotel or on way to Hotel Pennsylvania, or in taxi. Finder please return to Lost and Found Department, Hotel Pennsylvania; reward.

LOST—Brown motor coat and lap robe, in front of Waldorf-Astoria, between 1 and 1:30 P. M., Monday. $50 reward and no questions asked if returned to R. W. Burgar, 196 Bay St., Jersey City.

LOST—Dyed sable neckpiece in taxi on W. 61st St.; finder will kindly return and receive reward. J. G. B., Hotel Lauralton, 147 West 55th.

LOST—Black leather hatbox marked E. T. Cable, between Grand Central and 70th St., Nov. 19, 6 P. M.; liberal reward. Stephen Clark, 46 East 70th St.

LOST—Mink fur on corner Broadway and 59th St., at 11 A. M. Monday; reward. Telephone Circle 6730.

Cats and Dogs.

LOST—Wire haired fox terrier puppy, near 126th and Manhattan, Saturday afternoon. Return to Mrs Dakarty, 350 West 120th. Liberal reward.

PERSONAL.

INFORMATION REGARDING THE whereabouts of Evelyn Ruth Lovenberg (formerly Group D, Army Nurse Corps, A. E. F.) will be appreciated; confidential. V 850 Times Downtown.

MR. SHEKA WOORGAFT of Odessa anxious to locate relatives, Miss N. Gilman and Mr. Eliat Nepenthinahl. Communicate Broadway Central Hotel.

INFORMATION wanted of Stephen A. Conway, bartender; want to settle son's war claim. Address Philip Deegan, 3,603 Union Av., Chicago.

INFORMATION WANTED WHEREABOUTS Benj. Seltzer, who disappeared September, 1914. Bertha Seltzer (wife), P 283 Times.

L. S.—Daddy, please come home.
CONSTANCE (Daughter).

Box Shooks

YOU can bank on Baker every time for strong, well made shooks. They carry your products safely and build customer goodwill. Write for prices.

BAKER BOX CO.
84 Foster Street,
Worcester, Mass.

BANK ON BAKER FOR BOXES

THE REAL WARREN GAMALIEL HARDING.

There is a remarkable full-page study of the president-elect in this week's MID-WEEK PICTORIAL, a singular picture showing him in fishing garb in a position of perfectly natural pose, in which the real man is delineated—a remarkable picture and a human document of great value. This is but one of numerous striking features in that issue, including a cartoonable map showing the defeat of General Wrangel; the League of Nations conference; the funeral of Terence MacSwiney; the woman's page, full of news, and a week's news in all the nations of the world. On news stands. 10c.—Adv.

TURKEYS AT 48 CENTS ON PADDY'S MARKET

Rock-Bottom Prices on All Other Foods Are Quoted at Ninth Avenue Stands.

SUGAR IS REDUCED AGAIN

Health Department Official Says "Overcropping" of Poultry Costs City $2,000,000 a Year.

There is one place in New York where the people may buy food at rock-bottom prices, according to Mrs. Louis Reed Welzmiller, Deputy Commissioner of Public Markets. This place is at what is known as Paddy's Market, where all kinds of food, as well as many articles of wearing apparel are sold from stands on both sides of Ninth Avenue, from Thirty-eighth Street to Forty-second Street. The market is open every Saturday and on the day before holidays and will open this afternoon at 2 o'clock.

Mrs. Welzmiller announced the following prices now prevailing on Paddy's Market:

	Cents Found.		Cents Found.
Turkeys, dressed medium	48	Apples, Ben Davis	2½
Chickens, fricassee and soup	25	Figs, No. 1	12
Geese, fresh killed	45	Walnuts, 90 per cent. good	15
Poultry	48	Onions	2¼
Turkeys, live	60	Onions, big Spanish	2
Small pork hams, 4 lbs. each	26	Mixed nuts	20
Fresh hams, 10 lbs. each	29	Cabbage	2
Legs of Spring lamb	30	Turnips	2½
Legs of mutton	34	Sprouts	2
Potatoes	2½	Large chestnuts	12½
Sweet potatoes	6¼	Prunes	10
Grapes	12½	String beans	12
		Candy, in cans from the army	15

Grape fruit is sold for 5 cents apiece, three large Florida oranges for 10 cents, celery 12 cents a bunch of three stalks; Honey Dew melons, 15 cents apiece; cauliflower, 20, 25 and 30 cents a head; new dates, 10 cents a box, 10 ounces in a box; red beets, 4 cents a bunch, and cooking pears 10 to 15 cents.

The turkey market showed no change from the day before. According to Herschel H. Jones, Director of the New York Office of the State Division of Foods and Markets, there are few fancy turkeys on the wholesale market at 60 cents a pound. Western turkeys are 52 to 53 cents a pound.

Mrs. Welzmiller made a survey of retail stores and found the market is glutted with turkeys, but they were mostly from the West and not of the best quality, she said.

There were 21,000,000 pounds of poultry in cold storage in the United States, Mrs. Welzmiller said, which is about 30 per cent. more than was in storage a year ago.

The Federal Sugar Refining Company yesterday announced a further drop in the wholesale price of sugar to 9¾ cents. This is a reduction of one-fourth of a cent from the company's previous low price.

Ole Salthe, Acting Director of the Bureau of Food and Drugs of the Health Department, said that from an investigation recently made by his department he believed the people of this city were paying $2,000,000 a year for undigested feed in poultry.

Inspectors last Thursday visited twenty-five butcher shops where poultry was killed and of the 3,008 chickens examined 1,552 were found to have been "overcropped," Mr. Salthe said. Examination showed their crops filled with surplus weight of undigested wheat and corn of 9 to 13 ounces.

Poultry dealers, Mr. Salthe charged, had a chemical preparation which they put in water to stimulate the appetite of the fowls. There is a city ordinance and a Health Department regulation regarding overcropping, and it is understood that Health Commissioner Copeland expects to summon some of the butchers before him.

TIME AND PROGRESS

go hand in hand. Yesterday's perfection is today's mediocrity. It is so with buildings and machinery. Keep your plant up to date by consulting progressive engineers. It pays.

LOCKWOOD, GREENE & CO.
ENGINEERS
101 Park Ave., New York
Boston Atlanta Chicago Philadelphia Detroit
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PECK & PECK

Have you ever met the lady?

WHO has ever met the woman who confessed to owning too many pairs of silk stockings? She has never been encountered. Isn't that the germ of an idea for your gifts?

Pure silk stockings, boxed for Christmas giving, are priced from $2.50 to $500 the pair.

Mail Orders Promptly Filled.

PECK & PECK
586 Fifth Avenue at 48th St.
501 Fifth Avenue at 42nd St.
Also at 4 No. Michigan Blvd., Chicago
At Palm Beach in winter, at Newport in summer

PECK & PECK

Get a fresh start

If you're in the wrong job—start fresh.

Learn how to do what you wish you knew how to do.

Get that second chance you've been looking for!

Learn to be an expert at a "technical" job—with the better pay that comes to a skilled man.

What if you haven't had the schooling necessary? The Army school will teach you almost anything from grammar school studies to one of a hundred trades.

You earn a good living while you're learning.

Get out of the old rut into new pleasant surroundings.

You make new friends and find new opportunities.

THE US ARMY TEACHES TRADES

Camel CIGARETTES

Moose Head Lake, Maine.

Peter, here's word from the woods!

Certainly slipped on not tipping you that Mr. Bacon invited me to join his shooting party up here. Arrived at his Northeast Carry camp at sunset yesterday. And a riot started before we squared up to the venison steak! Listen, old bull pup—my tale's short!

Bleak Niron, chief guide, while unpacking, made the terrible discovery that ALL the Camel cigarette supplies had been swiped in transit! Never heard such a howl as the whole outfit set-up! Niron swore in Indian-plus-Canuck! Just wouldn't be pacified! Bleak's been rooting for Camels since November 1915. Says there never was such smoothness, or refreshing flavor, or mild body in a cigarette as Camels provide! (Pete, Bleak is O.K. on that!)

While the row was on what does Niron do but hop into his canoe and disappear into the depths of the dark, dank night!

About three this morning there was a roar such as no man ever heard in the wild woods! It was Niron yelling like a double-decked bull moose! That bird had crossed the lake, picked up a trail and beat it to a little way-back store where he got the boss out of bed and made him come across with all the Camels he had! The storekeeper kicked like a handfull of aces—but, Bleak always gets what he goes after! It's the nerve, old tooth! And, now we're all filled with the milk of human kindness and Camel contentment! We'll get game!

Peter, think of digging up a bunch of Camels in the depths of Maine's densest woods! And, that's the way it is all over the U.S.A! You're never out of luck when you smoke Camels! Peter, old hub, I've spoke—as the camp cook puts it!

Back in New York—well,—SOON!!!

your old pal
Shorty.

Sunset Route

CALIFORNIA
Through New Orleans and the great Southwest on the superbly appointed—
SUNSET LIMITED
Observation Car; Through Dining Car.
Avoid the rigors of the North by traveling via the most popularly transcontinental route.
NEW ORLEANS—SAN ANTONIO—LOS ANGELES—SAN FRANCISCO
THROUGH TOURIST CAR
WASHINGTON, D. C. to SAN FRANCISCO
Stopover privilege to Globe, Arizona, for side trip to the ROOSEVELT DAM, on the APACHE TRAIL.
For information and Literature address
SOUTHERN PACIFIC LINES
A. J. Foster, General Agent, Passenger Dept., 165 Broadway, Room 3015

HIGHER RAIL FARES IN EFFECT MONDAY

Filing of Increased Rates Today to Start Battle in the Courts.

P. S. C. TO ASK INJUNCTION

Local Board Will Attack Rise by Long Island and Staten Island Lines.

WILL RELY ON STATE LAWS

Contends Roads Must Give Thirty Days' Notice Despite Federal Commission's Permit.

The schedule of passenger fares with the 20 per cent. increase allowed by the Interstate Commerce Commission will be filed with the Public Service Commissions today by the various railroads, with the announcement that the higher rates will become effective next Monday. The State law provides that no increase in rates of any public utility corporation shall become effective until thirty days after they are filed with the commissions.

In fixing the increase the Interstate Commerce Commission ignored the Public Service Commissions, and the fact that the railroads intend to recognize the latter only in the clerical act of filing new schedules indicates that they believe they do not have to regard the State law in the matter of time.

An expert on railroad and public service commission laws said that if the commission could compel the railroad companies to file schedules they could also compel observance of the time limit before the increased rates become effective. He said he could not understand why the companies should pay any attention at all to the commissions, in view of the manner in which the Interstate Commerce Commission overrode them.

The local Public Service Commission is interested only in the rates to be charged by the Long Island and the Staten Island Rapid Transit railroad companies, because they operate only within the borders of this State. If these roads file their schedules, which it was said they intend to do, objection will be made by the commission on the ground that the order of the Interstate Commerce Commission permitting a 20 per cent. raise in the fares does not apply to intrastate roads. It is on this point that an appeal is to be taken to the United States Supreme Court.

Will Seek an Injunction.

If the companies still insist on raising the rate, application will be made to the State courts for a restraining injunction on the ground that the State law provides that thirty days must intervene between the filing of a schedule and the charging of a higher rate. Terence Farley, counsel for the local commission, said last night that papers in the appeal to the United States Supreme Court were not ready, but that if the Long Island and Staten Island companies insisted on taking immediate advantage of the decision of the Interstate Commission, a pretty fight would be started against them here at home.

Mr. Farley would not predict what the outcome of this fight would be, but it was said by others that the State courts probably would sustain the State law and that an injunction would issue which would keep the two railroads to their present rates. It was also said that part of the argument for an injunction would be that if the fares were increased and the United States Supreme Court held that the Interstate Commission had no jurisdiction over intrastate railroads, there would be no means of compelling the companies to return the excess fares to their patrons. Therefore, the only way in which the public could be protected would be by restraining the companies from making any increase until the jurisdiction of the Interstate Commission was fixed by the court.

While the increase in fares does not affect commutation rates, the Interstate Commission having withheld judgment on this class of passenger fares, there is a suspicion that a similar increase will be allowed to this class. Because of this the local Public Service Commission is intensely interested in the situation. The number of commuters on the Long Island lines runs into the millions, and it is with an eye to these, who are especially under the care of the commission, that the increase is to be fought to the last ditch.

The comparison between the commutation passengers on the Long Island lines and those traveling on single or round-trip fares, is shown in figures compiled by the Long Island Company a few weeks ago. During the seven months between January and July, inclusive, the company sold 269,748 sixty-ride monthly tickets, the greatest number in any single month, 55,228, having been sold in July. Passengers carried during the last four days in May and in the months of June and July totaled 12,173,862. An estimate of the number from Aug. 1 to Sept. 15 is 11,000,000, making a total of 23,073,852. In 1919 the total number of passengers carried was approximately 64,000,000.

Unfair Income From Passengers.

The Long Island Railroad is essentially a passenger-carrying road. Seventy per cent. of its income is derived from fares and only thirty per cent. from freight. On nearly all of the other railroads these figures are reversed. A statement recently prepared by the company says:

"A 20 per cent. increase in passenger fares, as provided for in the general order of the Interstate Commerce Commission, would add about $3,000,000 more per annum to the gross earnings, and in 1921, if applied to the full year, it would make up for the deficits outside of the wage increase, and put the company on a financial basis where it could command new capital to take care of the absolutely necessary improvements and the annual payments."

Some idea of the extent to which the company is interested in fares within the city limits is shown by the fact that from the Atlantic Avenue station in Brooklyn to Queens is thirteen and one-half miles, and fifteen miles from the Pennsylvania Station in this borough; from Flatbush Avenue to Jamaica is more than nine miles; the distance to Little Neck is fourteen and a half miles, and to Far Rockaway twenty-one miles. Nearly 10,000 more passengers commuted on the company's lines last February than during the same month last year.

Figures showing the travel in and out of the city on steam railroads in 1919 show these totals: Long Island Railroad, 65,798,321; New York Central and its divisions, 38,831,488; New York, New Haven & Hartford, 14,305,938; Pennsylvania, 13,940,000; Staten Island Rapid Transit, 10,204,511.

Movement to Keep Up Buying Is Started in St. Louis

ST. LOUIS, Nov. 23.—A national move to prevent business stagnation and encourage employment has been launched by local merchants and manufacturers, Melville L. Wilkinson, President of the Associated Retailers of St. Louis, announced today.

The plan was suggested by David May, head of several large department stores, and was adopted at a recent meeting of local business men. Mr. May explained that the plan was to keep factories operating by retailers making immediate purchases for Spring trade. With the factories working, employes would have wages to purchase merchandise, thereby benefiting the retailers, Mr. May added.

FIUME SACRIFICED, SAYS D'ANNUNZIO

He Asserts That Acceptance of Rapallo Treaty Would Be Suicide to City.

REJECTED ROME'S 'BRIBES'

They Included Amnesty and Pay for Soldiers and Financial Aid to the City.

FIUME, Nov. 21 (Associated Press).—Acceptance of the Treaty of Rapallo, by which Italy and Jugoslavia sought to settle the Adriatic question, would be suicide for this city, declared Captain Gabriele d'Annunzio today. He pointed out that the port of Baross, which was assigned by the treaty to Susak, the Jugoslav section of Fiume, was the natural port of this city, and that without it Fiume would perish.

"Perhaps the American people," he said, "will say: 'There is d'Annunzio again; he still wants something more.' You must explain to them the situation here in Fiume. Tell them that if Fiume accepts the Treaty of Rapallo it will sign its death warrant. Fiume, without Susak, dies; for if the port of Baross is given to Jugoslavia this city is at the mercy of the Croatians. They would let the real port of Fiume lie idle while the port of Baross, which is the natural port of Fiume, but has been given to the Jugoslavs by the treaty, would be favored. In addition, the water supply of Fiume comes from Susak and these Croatians could at any moment throttle Fiume. If this city should accept the Rapallo treaty it would commit suicide.

"Italian Dalmatians have come to me here, begging me to come to their aid. I must go and defend them. They have come on their knees, with tears in their eyes, and they will be defended. We are few, but mighty. We are ready to die and are filled with courage. I know America will appreciate our life sacrifice. I know free America will understand us and will applaud our devotion to this cause. America knows it is a noble thing I live for. I will die for it, fighting, or will die with arms in my hand. What a glorious death it will be! God will help us."

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Special Cable to THE NEW YORK TIMES.

MILAN, Nov. 22.—The negotiations between General Caviglia, Commander-in-Chief of the Italian armistice forces in the Julian-Venetian region, and d'Annunzio have failed.

In communication with the original text of the Rapallo treaty to d'Annunzio during a personal conference General Caviglia, on the authority of the Premier, made a number of conciliatory proposals. Under these d'Annunzio's soldiers were to receive a general amnesty and extra demobilization pay, and special attention was to be paid to the trade development and financial problems of the port of Fiume.

D'Annunzio manifested perplexity and asked for time for reflection, leaving General Caviglia at Abbazia to await a reply. The dictator re-entered the Fiume barrier line, where, turning to his grenadiers, he scoffingly exclaimed:

"They have offered you a second special prize if you demobilize forthwith—a pretty bribe! They shall give it to us when we have secured Spalato for Italy."

General Caviglia remained at Abbazia for another forty-eight hours, at the close of which two envoys from Fiume announced that the Government's offer had been definitely rejected.

LONDON, Nov. 23.—An appeal by the Jugoslav Government to the Italian Government to clear up the situation created by the action of Gabriele d'Annunzio, Italian insurgent commander at Fiume, is imminent, says The London Times's Milan correspondent quoting a Belgrade dispatch to the Secolo of Milan. If this appeal fails another will be made to the Entente, according to the dispatch.

BELGRADE, Nov. 22.—Anton Trumbitch resigned the Ministry of Foreign Affairs today. He will be succeeded by Dr. Milenko R. Vesnitch, former Jugoslav Minister to France.

MEDICAL CASE STIRS FRENCH PHYSICIANS

Two Sisters Dead, the Doctor Is Tried on Charge of Homicide by Negligence.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 22.—Is a doctor legally responsible if his patients die? That question is being fought out in the court of the old French town of Nimes and is greatly perturbing the whole medical profession of the country.

In the court at Nimes one member of the profession, Dr. Masel, is being prosecuted on a charge of homicide by negligence in the case of two patients who died of meningitis. The patients were daughters of Commandant Arnaud and were aged 19 and 15. Both became ill at the same time and the older died on Dec. 20, 1915, and the younger ten days later.

The charges made against the doctor by the prosecution are, first, that he modified without sufficient reason treatment of the disease established by Professor Ghon; second, that he prescribed excessive doses of strychnine; third, that he employed a totally incapable nurse who knew so little that she used the same unsterilized needle to make injections in both patients; fourth, that he continued the injections, although abscesses had formed, and, fifth, that he employed useless and dangerous dorsal tappings.

The evidence at the first day of the trial was mainly concerning the qualifications of the nurse employed. One witness stated that she had seen the nurse use the same needle on both patients without even wiping it, a charge which was indignantly denied.

Evidence given for the defense was that the mother of the girls was an excitable and hysterical woman who always quarreled with the doctors when the children were ill and had changed them half a dozen times. Asked why he had on one occasion told Mme. Arnaud that the patients were no longer suffering from meningitis, Dr. Masel pleaded that it was a white lie to calm the feelings of the mother.

The prosecution has called in a Paris doctor to show that the treatment was improper, but all the local doctors have rallied to the support of their colleague and last night a banquet was given in his honor at which doctors proclaimed the necessity of forming a professional union of the syndicalist sort through which to protect their interests.

FRANCE WILL WARN ABOUT CONSTANTINE

Premier Tells Deputies Greece Will Be Told What Is Thought of Ex-King's Return.

GREEKS ARE CONCILIATORY

Cabinet Declares Its Readiness to Give All Guarantees the Allies May Demand.

PARIS, Nov. 23.—Premier Leygues appeared tonight in the Chamber of Deputies in the Vatican debate and announced the Government's intention to issue a warning to Greece against the return of ex-King Constantine. The debate was not finished, and was adjourned until Thursday, and it is understood that the Premier will not go to London until a settlement is reached respecting France's representation at the Vatican.

M. Leygues, in asking for a postponement of further interpellations, so that he might be free to act, said:

"France does not wish to intervene in Greece's foreign affairs; but, after a war which imperiled civilization, if a Power puts at its head a sovereign who showed marked and constant hostility toward the Allies and had been the accomplice of our enemies, that Power ought to be warned that she can no longer have our co-operation nor expect the same feeling from us as formerly.

"Further than that, the treaties give us the right as a protecting Power to proffer well-founded advice upon the gravity of an act which might give Germany occasion to intervene directly or indirectly in Eastern affairs."

The Premier said he wished to consider a definite course in the matter in complete accord with Great Britain.

When the two Premiers meet in London, besides discussing Constantine's return they will take up other Near Eastern questions, including possible changes in the Turkish Peace Treaty at the expense of Greece.

Another subject to be discussed by the Premiers will be the question whether all persons born in Upper Silesia shall be allowed to vote in the plebiscite to be taken the latter part of December to determine whether the district shall remain German or go to Poland.

Great Britain has already taken steps to inform Constantine and George Rhallis, the new Greek Premier, that she is absolutely opposed to the return of Constantine to the Greek throne, says the Petit Parisien. She has notified them clearly, the newspaper asserts, that if the Greek Government does not take cognizance of her attitude Greece cannot hope to retain the territorial advantages given her in the treaty between the Allies and Turkey.

The Athens correspondent of The Journal, after giving details of the campaign in Greece, says that in demonstrations following the election many persons, among whom were women and children, were killed.

Confirmation of reports that the plebiscite in Greece to decide as to the return of Constantine to the throne had been postponed to Dec. 5 has been received by the French Foreign Office. The vote was to have been taken under the original arrangement on Sunday, Nov. 28.

ATHENS, Nov. 23.—The Government has decided, in order to expedite matters, that the plebiscite on the return of ex-king Constantine shall be held on the electoral lists.

The Government newspapers announce that Premier Rhallis will visit the Entente capitals to open direct negotiations with the allied Governments.

As proof of the sincerity of its sentiments toward the Entente the Rhallis Cabinet declares its readiness to give all guarantees which the Allies may demand. This announcement was made here today.

MESSINA, Sicily, Nov. 22.—Ex-Premier Venizelos of Greece, whose yacht, the Narcissus, has been at anchor in the harbor of Messina for several days, left here tonight for Nice.

M. Venizelos remained on board the yacht throughout the day, but received several visitors, among whom were the ex-Mayor of Athens and several newspaper correspondents. In conversation with them he declared that he would not answer the "most harmless questions" concerning politics.

Civil War in Greek Army Reported.

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PARIS, Nov. 23.—Press dispatches from Smyrna declare that Greek troops in Asia Minor are divided into two camps—one for and the other against Constantine. The dispatches say that fighting has already broken out between the two groups. Further toward the front it is reported that the Greeks are demobilising themselves without waiting for orders from headquarters. They are throwing away their arms, declaring that they are done with the Turkish War.

The Petit Journal, in discussing this development, which leaves Mustapha Kemal Pasha the master in Asia Minor, declares that the stage is all set for the return of Constantine to the throne and that, despite a denial by the Greek Legation, as soon as he is on the throne the former Kaiser will be installed in his palace at Corfu.

The Petit Journal adds sarcastically: "It is to be regretted that the ill health of Lord Curzon has delayed the meeting between Lloyd George and Leygues. But this forced delay should not prevent the two nations from taking a stand."

The French distrust in the British attitude toward Greece, in view of the many reported conversations between George Rhallis, the new Greek Premier, Admiral Kerr of the British Navy, and ex-King Constantine.

GIVES ROYAL DUTCH RICH OIL DEPOSITS

Bill in Hague Parliament to Dispose of Sumatra Field Long Sought by Standard Oil.

THE HAGUE, Nov. 23.—By the terms of the bill introduced in the Dutch Parliament today, a subsidiary of the Batavia Oil Company, which is one of the Royal Dutch group, would gain an exclusive concession to the most valuable oil deposits in the Dutch East Indies, in which American interests have long sought a share. The concession is for the Djambi fields, which already have been somewhat developed, but which, according to Dutch oil men, will be one of the highest producing areas in the world when the Royal Dutch group operates it along the lines already laid out. The company has only been awaiting the approval of the concession.

The bill gives to the Dutch Indies Mineral Oil Company complete control over the Djambi fields. These fields cover about 250,000 acres and have long been the object of a struggle between the Standard Oil, the Dutch Indies and the Shell groups of oil producers.

The basis for the control would be the payment to the Dutch Government, in the event the profits of the company are over 25 per cent. of its investment, of from 60 to 80 per cent. of the profits, depending upon the yield.

News of the concession sent Royal Dutch shares up to 40 florins on the Amsterdam Bourse and also all Dutch securities, which had slumped heavily recently.

Big Four Brotherhoods to Appeal Again For National Railway Adjustment Boards

CLEVELAND, Nov. 23.—Heads of all four of the big railway brotherhoods expect to be in Chicago Monday to make a final appeal to the Railway Labor Board to re-establish national boards of adjustment. It was stated here tonight by officials of these brotherhoods that they will go to Chicago if their representatives now in Chicago fail to get the Labor Board to re-establish these boards of adjustment which existed during Federal control of the railway systems.

Adjustment Boards 1, 2 and 3 went out of existence at the end of Federal control. They are needed, the brotherhood officials state, for the settlement of grievances that arise from time to time.

The four big brotherhoods, backed up by twelve other railway labor organizations, are seeking to have national commissions created to adjust difficulties between employers and railway workers of all classes similar to the Federal control boards of adjustment.

The Brotherhood of Railroad Trainmen is represented in Chicago by W. H. Doak, legislative representative; the Brotherhood of Locomotive Engineers by H. P. Daugherty, Assistant Grand Chief Engineer, and the Brotherhood of Locomotive Firemen and Enginemen by Timothy Shea, Vice President.

W. G. Lee, President of the Brotherhood of Railroad Trainmen, said here tonight that the brotherhoods had made no plans beyond the possible conference in Chicago Monday, but that if the Labor Board refused to provide for the boards of adjustment the brotherhoods would have to deal with the railroads under the methods in vogue prior to Government control.

The request by the brotherhoods for the restoration of the boards of adjustment, according to Mr. Lee, was due to the fact that the award of the Labor Board handed down last July has been applied very unevenly.

"The board has handed down the award," Mr. Lee said, "and now the brotherhoods want some responsible agency to see that it is enforced evenly and in its entirety."

JUSSERAND RETURNS FOUND FRANCE BUSY

Ambassador Says Country Is Forging Ahead Despite Its Immense Budget.

DEFICIT IS ONLY APPARENT

Feels Certain That Allies Will Exact Payment That Is Due From Germany.

Jules J. Jusserand, Ambassador from France to the United States, returned yesterday on the French liner Savoie from a four months' absence at his home near Paris and on a special mission to Poland for his Government.

"There is no great question in France unsettled," he said, "and the only message I received from my Government in Paris before sailing was the same as that given to the first French Ambassador to this country in 1778—to promote and maintain friendly relations between the two countries.

"There are two prominent situations," continued the Ambassador in reference to affairs in France, "one is the development to the highest of my country's own energies, and it's situation is most satisfactory. We are intensely busy and going ahead despite the fact of our great budget."

"What about the two billion francs deficit in the budget?" he was asked.

"That is only an apparent deficit," answered the Ambassador, "and represents the sum the Government expected would be made up by the indemnity received from Germany.

"The second situation in France is the payment due us from Germany, and we feel sure that our allies will see that these payments are made. During my mission in Poland I found that the Polish Government had solved the hardest part of its problems, but there is still much work to do before that country reaches the high level to which it will surely attain."

The Ambassador, who was accompanied by Mme. Jusserand, was met at the pier by Maurice Casenave, the French High Commissioner to the United States; Gaston Liebert, the Consul General in New York, and his staff. Henri Gourd, President of the French Chamber of Commerce in New York, also returned on the Savoie. He declined to talk about conditions in France.

Henri Guillaume, the French architect who designed the pavilion at the Panama-Pacific Exposition for his Government, returned with Julius Keliner, Consul General in San Francisco. M. Guillaume has come to start work on the memorial to be erected in California for her sons who fell in the great war by Mrs A. B. Spreckels. He said that it would be 150 feet by 300 feet and almost a replica of the palace of the Legion of Honor in Paris.

The Savoie had bad weather for five days. She brought 847 passengers.

DRAGS NEGRO TO DEATH AFTER SEIZURE AT TRIAL

Mississippi Mob Batters Down Courtroom Doors—One of the Lynchers Shot.

TYLERTOWN, Miss., Nov. 23.—Henry Jacobs, a negro, while on trial here today for an assault on a white woman, was taken from the courtroom and lynched by a mob, which broke down two doors to reach him.

Despite efforts of court officials and others who tried to prevent violence, the negro was seized, a rope placed about his neck and he was dragged two blocks through the main street of the town, after which the rope was tied to the axle of an automobile which dragged him to a bridge, where the lifeless body was hung to the limb of a tree and riddled with bullets. One man was accidentally shot and tonight is said to be in a critical condition.

A special term of court had been convened to try the assault case. Unsuccessful appeals were made by the judge and the husband of the woman assaulted to permit the Court to proceed in an orderly manner.

CITY MARSHAL CONVICTED.

Brooklyn Man Held for Oppression in Seizing Furniture.

Justices Kernochan, Edwards and Murphy, in Special Sessions yesterday, convicted Michael J. Gaynor, 50 years old, a City Marshal of 590 Bedford Avenue, Brooklyn, on a charge of oppression made by Miss Sadie Cole of 388 Central Park West, and remanded him for sentence next Monday. He is liable to a fine of $500 and one year in the penitentiary.

Miss Cole, who is employed as an auditor in Thomas Healy's restaurant, told the Court that at 2 A. M., on June 10 last, the City Marshal forcibly entered her apartment and took possession of the furniture. She said she gave the Marshal $10 to be permitted to sleep in the apartment that night.

The witness said she leased the apartment and purchased the furniture from Miss Anita Minuse, and that she showed the bill of sale to the City Marshal.

Counsel for Miss Cole said that charges would be filed with Mayor Hylan against the City Marshal asking for his removal. An action for damages against Gaynor also would be instituted, the lawyer said.

Fighting Chaos in Russia

Small rifts in the Bolshevist cloud are described by H. G. Wells in his fourth article.

The New York Times

NEXT SUNDAY.

Order from your newsdealer at once

BOLOGNA TRAGEDY ROUSES ITALIANS

Anger Against the Socialists Manifested by the People and Press of Rome.

STORES CLOSE IN MOURNING

Violent Debate in Chamber Over Killing of Eight Persons and Wounding of 70 in Riot.

ROME, Nov. 22.—Sunday's tragic occurrence in Bologna, where eight persons were killed and seventy wounded during fighting between Socialists and anti-Socialists at a meeting of the new Municipal Council, was the subject of a spirited debate in the Chamber of Deputies here today.

Answering questions from members regarding the occurrence, Signor Corradani, Under Secretary of the Interior, read telegrams from the Prefect of Bologna declaring the reports showed that the authorities did everything possible to prevent the affair and acted with the greatest energy to repress the disorders when they broke out. The municipality, the telegrams added, was now working with the judicial authorities to place the responsibility and apprehend the guilty persons.

Several speakers on both sides discussed the subject, notably Signor Cappa, a Catholic Deputy, who strongly protested against the occurrence and urged that the Government undergo a thorough change in policy and take measures to have the laws respected by all. Signor Cappa was constantly interrupted by Socialist members, but was supported in his attitude by all the other groups in the Chamber.

Deputy Treves, spokesman for the Socialists, declared the tragedy was due to the Nationalists, former service men, who had planned aggressive measures which they thought would frighten the Socialists from taking possession of the municipality.

The protests against his statements were so violent that it appeared frequently the Socialists and the other groups were about to come to blows. It was with the greatest difficulty that the President of the Chamber restored order.

The central organization of Nationalists assembled here immediately after the disorders in Bologna Sunday, and passed resolutions demanding the immediate dissolution of the Municipal Council of Bologna, the arrest of those responsible for the tragedy and the re-establishment of law and order. The resolutions concluded with assurances to the Nationalists of Bologna of the solidarity of their fellow Nationalists throughout Italy.

The entire press expresses deep regret over the tragedy and strongly condemns the propaganda of hatred conducted by Socialist leaders, which the newspapers say has caused an outbreak of criminal actions. The newspapers ask that energetic measures be taken to put an end to attempts to plunge the country into the darkness of the Middle Ages.

All the shops of this city were shut today, posters on the buildings saying the stores had been closed as a sign of mourning for the victims of the Bologna tragedy. The police went about asking the shopkeepers to remove the posters, as they wished to avoid any cause of provocation.

TO SHIFT UNKNOWN'S GRAVE

Poilu's Body Will Rest Under, Not In, the Arc de Triomphe.

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Special Cable to THE NEW YORK TIMES.

PARIS, Nov. 23.—It is beneath the great arch of the Arc de Triomphe that the unknown French soldier will eventually be buried. When the suggestion was first made that the body should be brought from the front and carried in the Armistice Day procession it was proposed that it should remain in one of the rooms of the arch. Since Armistice Day the body has remained there guarded by four sentries, but today the Cabinet decided that the burial should take place beneath the arch, in accord with public sentiment.

Every one felt that the unknown would not be remembered, hidden away in a little room up a twisted staircase in a massive building. In all the newspapers the demand was made that he should be buried in the ground directly under the arch, where every passer-by could see and remember his grave.

The details of the burial are not yet settled, but it is expected that the spot will be the same as that where the body rested on Armistice Day, and that the words, "Le Soldat Français," will be engraved on the pavement as the only memorial. Nothing more, it is felt, is needed.

Stormed French Consulate; Jailed.

BRESLAU, Germany, Nov. 23.—Fifteen persons accused of the recent attack on the French Consulate here have been found guilty and have been sentenced to terms varying from one to twelve months in prison. Five of the accused persons were acquitted.

BALAKHOVITCH ARMY CUT OFF BY REDS

Moscow Reports White Russians, Former Allies of Poles, Surrounded Near Mozyr.

SEMENOFF'S TROOPS REVOLT

Kill Their Officers in Siberia and Join the Bolsheviki—Poles and Lithuanians Still Fighting.

LONDON, Nov. 23.—The main forces of General Bulak Balakhovitch's anti-Bolshevist army have been cut off and are regrouping to the east of Mozyr, 72 miles southwest of Bobruisk, says Monday's Russian Soviet official statement, received here today from Moscow by wireless. The statement reads:

"In the Mozyr region we have occupied a number of points near the city of Mozyr. On the left bank of the Pripet River we have occupied Khuinitky.

"The chief enemy forces under General Bulak Balakhovitch have been cut off and are regrouping east of Mozyr. Measures are being taken to liquidate these. In the Korosten-Mozyr region we have occupied Nawoviya (23 miles southeast of Mozyr) and are pursuing the retreating enemy southwest of Yelok (15 miles south of Mozyr).

"In the direction of Volochysk our troops are driving back the enemy and have reached points 17 miles from Volochysk."

HARBIN, Manchuria, Nov. 23.—Units of General Semenoff's anti-Bolshevist army have surrendered to the Russian Soviet forces, which they are said to have joined. It is reported these units, which made up a considerable portion of the forces commanded by General Semenoff, killed their officers. Many of the men managed to escape into Mongolia.

Manchuria station, on the railroad between Harbin and Chita, and situated near the Siberian frontier, has been occupied by the Bolsheviki. The Chinese are preparing to resist any attempt to invade Manchuria.

WARSAW, Nov. 23 (Associated Press).—Polish public opinion of all shades apparently is satisfied that the disagreement between the Polish and Bolshevist peace delegates at Riga has been settled and political circles express confidence that henceforth the negotiations will proceed more rapidly, as the Poles by withdrawing to the armistice line have shown willingness to keep all their pledges. The press asserts the rupture of the negotiations by the Soviet delegation seems to have been a diplomatic subterfuge to show Poland that the Soviets have strengthened their position since the defeat of General Wrangel.

Activity continues between the Lithuanian forces and General Zeligouski's troops. Latest accounts say the Lithuanians are defying the League of Nations commission of control, which arranged an armistice effective Sunday morning. Despatches received today say that two hours before the time set for the cessation of hostilities the Lithuanians began firing upon Zeligouski's forces and the firing was kept up until the latter were compelled to reply in self-defense. In the struggle the Lithuanians gained some ground.

The Lithuanians, according to the dispatches, after having agreed to the armistice deliberately began an offensive. Colonel Chardigny, chairman of the League commission, who is on the ground with the other commissioners, has sent word to Kovno demanding that the Lithuanians withdraw to the positions designated in the armistice agreement. At last accounts the fighting was continuing.

RUSH HELP TO REFUGEES.

Americans Aid Relief Measures in Constantinople.

CONSTANTINOPLE, Nov. 22 (Associated Press).—Measures to bring relief to the thousands of Russian refugees held on ships now at anchor in the Bosphorus have been started by allied representatives in this city. Rear Admiral Mark L. Bristol, commanding American naval forces operating in Turkish waters, has, with Mrs. Bristol, organized a series of teas at the United States Embassy for the purpose of raising funds for the Russians. Tens of thousands of subscriptions have been received from the people of Constantinople, all elements joining in the work.

The French camp and barracks near here have been turned over in part to the refugees, and the British military authorities have been providing rations for these people. A pelting rainstorm, which later turned to sleet and snow, rendered the situation of the refugees virtually hopeless, despite the efforts of various Red Cross Missions which are struggling to alleviate the appalling conditions.

Remnants of General Baron Wrangel's Kuban Division have arrived here from Kertch, a city on the eastern extremity of the Crimean Peninsula. With the soldiers came several thousand refugees, who declared the evacuation of Kertch had been completed when the Bolsheviki entered the city. The soldiers reached Kertch disguised as peasants.

PARIS, Nov. 23.—The American Red Cross, in answer to an appeal by the French authorities, has instructed the Red Cross in Constantinople to use all that may be necessary of the 20,000,000 francs stock of supplies there for the Crimean refugees. The Red Cross also is shipping ten carloads of condensed milk from Marseilles to Constantinople for the same purpose.

The French Army rations for the refugees will be supplemented by the Red Cross, which also will provide special food for children. It also plans to aid in the hospital service work at the various points to which the refugees shall be taken.

BACKS OUR RUSSIAN POLICY.

French Semi-Official Paper Opposes Territorial Dismemberment.

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PARIS, Nov. 23.—France is backing to the limit America's policy against the dismemberment of Russia, if one can judge the utterances made in the semi-official press.

Le Temps in an editorial discussing the question of the admission to the League of the border States formed from Russia, supports what it calls the American view as opposed to the British policy of dismemberment for England's most formidable foe.

The Temps argues for the separate treatment of Poland, Finland and Armenia, which, it says, should be admitted, but it reminds France that if the other States formerly part of Russia were admitted under Article X. the League would be bound to defend Reval, Riga, Kovno, Batum, Tiflis, Baku, Kiev and Odessa from aggression. It urges that the League adopt America's viewpoint as expressed by the American State Department last August.

ARREST AUTHOR AND WOMAN

Held With Man Companion on Complaint of Former Husband.

CHICAGO, Nov. 23.—Mrs. Abilie Conroy, said to be the daughter of a man named Willard, a wealthy New York broker, and Rudolph Bodmer of Washington, D. C., author and publisher, were arrested tonight on a charge preferred by Robert W. Conroy of New York, from whom Mrs. Conroy was divorced some time ago. The arrests were made at the request of the Washington police.

Bodmer denied to the police that he or Mrs. Conroy were guilty of any wrong and said that they would fight extradition.

September Freight Movement Exceeded All War Records

WASHINGTON, Nov. 23.—Freight movement on American railroads during September continued to exceed records for bulk, according to a statement today by the Railway Executives' Association.

It amounted to 40,999,843,000 ton-miles, which was more than the total moved in any one month either prior to or during the war, though it was 1,701,992,000 ton-miles less than the roads handled in August of this year.

SMUGGLING PRINCES HIT IN REICHSTAG

Money Totaling 250,000,000 Marks Taken From the Country, Declares Mueller.

PROCEEDINGS ARE PENDING

Dr. Wirth, Minister of Finance, Admits There Have Been Heavy Losses.

BERLIN, Nov. 22.—One hundred eminent persons, among them Crown Princess Cecilie, Prince Eitel Friedrich, Prince August Wilhelm, the late Prince Joachim, Count Radolin and Princess Wanda Radziwill, have smuggled to Holland money aggregating 250,000,000 marks, asserted Hermann Müller, former German Chancellor, in the Reichstag today. The former Chancellor interpellated the Government relative to the activities of the firm of Grusser, Philipson & Co., bankers, which is declared to have carried on an extensive business in smuggling property out of Germany.

It was asserted that the head of the banking firm had been enrolled in the German Army and was on good terms with the nobility, and that the concern had "been known publicly as a special firm for the carrying on of contraband in goods and capital." It was said to have grown so large that it was able to buy eventually nearly 10,000,000 shares in the firm of Schlesinger, Trier & Co.

"I ask the Government," said the former Chancellor, "what has been done in the case of the banking firm of Sinner, Borghland & Co., which has been accused of smuggling. I demand that people known as smugglers should be severely punished."

Replying to the interpellation, Dr. Wirth, Minister of Finance, said the public prosecutor had not concluded his investigation of the Sinner, Borghland & Co. case, and so he was unable to give detailed information, but he asserted he could venture to state that the banking houses mentioned were evidently engaged in smuggling capital out of the country.

The Government," he continued, "learned a few days ago that millions of cash and securities were standing to the credit of German subjects with the firm of Grusser, Philipson & Co. in Amsterdam, and that these millions had gone there through an intermediary in contravention of German laws. The public prosecutor started an inquiry into the flight of this capital, and the firm's books have been seized. Proceedings are pending against a number of persons who sent money to Holland, but I am unable to give their names. It is incorrect that among the persons having accounts with Grusser, Philipson & Co. are members of princely houses, and some of the Hohenzollern family. The Finance Department has been instructed to demand security up to the highest possible figure from customers of the Grusser bank.

"When one reads the list of people who did business with this bank he must blush with shame. It has made strange presents to learn that princely personages employed the Grusser firm, as a letter bearer. Every effort was made to apprehend Grusser by surrounding his office, but he was warned and succeeded in escaping."

Professor Kahl, a member of the German People's Party, declared Herr Müller was "trying to throw mud on the Hohenzollerns and the monarchy." He asserted Grusser had only once visited Crown Princess Cecilie in order to hand her a letter from the Crown Prince.

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BERLIN, Nov. 23.—Tumult and uproar marked the Reichstag session late yesterday, following Minister of Finance Wirth's second speech answering interpellation regarding the Hohenzollern Princes smuggling their fortunes into Holland.

Herr Wirth admitted that 100 persons, including Hohenzollerns, had accounts in Amsterdam banks.

The Berlin tax collectors have been instructed to seize 50 per cent. of the fortunes remaining to those people as surety pending investigations.

General Ludendorff's name was not mentioned, but Herr Wirth stated that he had documentary proof against a well-known General.

The Socialist former Chancellor, Herr Müller, declared that Prince Friedrich Leopold of Hohenzollern smuggled art treasures out of the country and sold Frederick the Great's flute to some one in America.

THE HAGUE, Nov. 23.—Denial of any complicity by former Crown Prince Frederick William in the reported smuggling of capital from Germany was entered for both the former Crown Prince and his Adjutant, Major von Mülmer, today by a member of Frederick William's suite.

The relations of the former Crown Prince toward the banker Grusser, the informant stated, arose from the fact that Grusser was the first man who placed himself at the disposal of Frederick William after the latter had fled across the Dutch frontier, the banker aiding the fugitive in his financial difficulties by loaning him 5,000 florins to tide him over the first period of his exile. Since then, it was added, the former Crown Prince has paid his way from funds which he received from former Emperor William.

EX-KAISERIN IS VERY WEAK.

But She Recovers Consciousness and Calls for Eldest Son.

DOORN, Holland, Nov. 23 (Associated Press).—Former Empress Augusta Victoria of Germany was very weak this morning. Her temperature rose to 104 degrees during the night.

The former Empress had been unconscious since the beginning of her latest attack until yesterday, when she recovered consciousness and called for former Crown Prince Frederick William, whom she had not hitherto recognized. Her daughter, the Duchess of Brunswick, arrived here this morning.

URGES RAILWAY ECONOMY.

New Hampshire Utility Commission Wants Passes to Employes Dropped.

CONCORD, N. H., Nov. 23.—The New Hampshire Public Service Commission today gave out a letter to the Interstate Commerce Commission relative to the financial condition of New England railroads. While admitting that some readjustments of rates and changes in the present divisions of income might be necessary, the New Hampshire Commission also suggested that much might be saved by the roads themselves by rigid economies and curtailment of expenditure.

Reductions of wages might not be necessary, it was added, but the abolition of free passes now granted to employes and their families was urged. No good reason existed, it was added, why the passes should be given for pleasure travel.

ROPER FOR RELIEF IN DEC. 15 TAXES

Would Allow Reduction of Inventory Losses in 1920 From Excess Profit Levy.

WANTS ACTION BY CONGRESS

Sees Much Injustice Done by Depreciation of Paper Profits in the Present Liquidation.

POINTS TO PURPOSE OF LAW

Contends It Made Provision for Such a Situation But That Price Contraction Came Too Late.

Special to The New York Times.

WASHINGTON, Nov. 23.—Daniel C. Roper, former Commissioner of Internal Revenue, urges Congress in an article made public today to extend Section 206 of the revenue law to permit taxpayers to deduct losses sustained since January, 1920, from the last instalment of excess profit taxes due Dec. 15. Business men, he said, are entitled to this relief and should have it in order to aid them in the adjustment now in progress.

In an article prepared for the November issue of Commerce and Finance Mr. Roper discusses the seriousness of the tax situation, which compels business men to pay taxes and does not allow them to account for their net losses in this calendar year when readjustment is now taking place. He suggests that the new loss provision should be extended to cover losses after January, 1920, so that the taxpayers affected could file claims for credit against the final instalments of 1919 taxes, which falls due on Dec. 15. In this he takes a position differing from that of Secretary Houston, but while not arguing for postponement of the payment of the excess profits taxes he urges that Congress extend the net loss provisions to permit deductions to be made against the profits taxes due on Dec. 15.

"The income tax law," says Mr. Roper, "with the exception of small incomes, the surtaxes on large incomes and the tax on excess profits, has appealed to the people as equitable and soundly founded on the fundamental of placing the burden on those who are best able to pay. To the extent that it taxes the actual income the present law, when properly administered, is beyond doubt the most equitable tax system yet devised. We are as yet so new, however, in the development of this form of taxation that neither the Congress, the executive department nor the courts have clearly defined what constitutes income or what methods should be pursued to determine the periods of time which the income should cover and to establish finally profits and losses for tax purposes.

Says Much Harm Is Done.

"The present

BAR BOXING BOUTS IN STATE ARMORIES

Commissioners Decide Against Use of Buildings for Professional Matches.

GIVE SPECIFIC REASONS

I. S. C. Forced to Change Plans, and Will Seek Temporary Quarters for the Indoor Season.

Boxing bouts between professional boxers arranged by independent promoters under the provisions of the Walker law will not be permitted in the State Armories. This was disclosed yesterday when Major Gen. John F. O'Ryan, Chairman of the Board of Armory Commissioners, announced that the decision of the board positively prohibited the use of the armories for boxing purposes.

The decision shatters the hopes that were held of using the armories for professional boxing activities. In the announcement it is stated that the board adopted a resolution confirming its previous action, taken on May 28 last, prohibiting boxing in armories except when engaged in by members of the military command. The reasons for this prohibition are elaborated in detail in the resolution and statement made public by General O'Ryan, which follows:

"Resolved, that the action of the State Board of Armory Commissioners, taken on May 28, 1920, at a meeting held on that day, to the effect that, until further consideration, boxing, except such as may be engaged in by members of a military command of the State, should be prohibited in armories, is confirmed, and the commission recommends that the existing regulation prohibiting such boxing be continued in effect.

"Resolved further, that for the information of all concerned the State Board of Armory Commissioners records herein some of the reasons which prompted the adoption of this resolution:

"1. Armories are constructed and maintained primarily for the housing and training of the military units quartered therein. Any other use authorized by law is temporary and should in its nature be completely subordinate to the needs and purposes of the military service. It is the belief of the members of the commission that the large sums of money to be gained and disbursed as a result of the conduct of professional boxing enterprises, the number and character of people interested in promoting such bouts, as well as the make-up of the average crowd witnessing them, would unavoidably introduce into the life of military commands temptations, influences and an atmosphere not only distracting to the training of the units but out of keeping with the ideals and best standards of the National Guard and Naval Militia of the State of New York.

"2. The conduct of professional boxing in armories would necessitate business relations between fight promoters and the commanding officers of the armories for the making of contracts and agreements for the use of the armories for the conduct of such bouts, and the number of applications for such purposes and the investigations and negotiations necessary in connection therewith, would make such demands upon the time of the commanding officers of armories as would constitute a serious interference with their military duties and civilian occupations.

"3. Professional boxing in its relation to the proposed use of armories cannot be considered without recognizing the fact that among devotees of this sport are to be found a very large number of irresponsible persons who would constitute in many cases at least a considerable percentage of the audience who would attend at the armories to witness the bouts. The presence of large numbers of such persons in armories would be objectionable and not in the interest of the State or of the military and naval forces, and might constitute a menace to good order and military discipline."

Decision Surprises Promoters.

The decision of the board came as a distinct surprise. The popular impression had been that the armories would be thrown open to professional boxing. Several promoters had made tentative plans for securing leases on available armories and, upon receiving licenses from the License Committee operating under the Walker law, conducting bouts in the military buildings for the general public. The matter was discussed last week at a meeting of the commission, whose members, in addition to General O'Ryan, include Brig. Gen. Charles W. Berry, the Adjutant; James W. Lester, commanding the Third Brigade; George R. Dyer, First Brigade; James Robb, Second Brigade; E. S. Jennings, Fourth Brigade, and De Witt C. Wold, Field Artillery Brigade, and Commander R. P. Forshew of the Naval Militia. At the conclusion of this meeting no information on the action of the commission was forthcoming.

The International Sporting Club, to whose efforts principally is due the reestablishment of professional boxing, had planned to utilize the Twenty-second Regiment Armory for temporary quarters, wherein to conduct important ring bouts until the club's permanent quarters, now in course of construction, were completed. When the decision forbidding bouts in the armories was brought to the attention of the club last night, Secretary Adam Empie declared that, while the information naturally surprised the club officials, arrangements would be made immediately whereby a program of bouts for club members exclusively would be held in other temporary quarters, probably a small theatre on which the I. S. C. now has an option. The verdict necessitated a cancellation of negotiations for many important bouts scheduled for the indoor season and the substitution of a series of less elaborate contests which would be held for the club members.

I. C. S. to Change Plans.

"It is a pity that such action should have been taken," said Empie, "particularly in view of the fact that wrestling matches, cycling races, track athletics and other sports are permitted in the armories now. It makes it appear that boxing is the black sheep of the family of sport. The decision will deprive the armories of a source of revenue which would figure materially in their upkeep and maintenance. In addition, it will deprive tens of thousands of the general public of an opportunity of witnessing big matches at a comparatively small cost. It was part of our plan to conduct a series of important matches in the armory, for which we were negotiating, at nominal prices, in order that the general public might see the top-notch boxers.

"Our plans, of course, will experience a decided change. We had planned to promote a series of ring championship bouts. Instead, we will now devote our attention during the indoor season to the promotion of industrial championship contests, in which the survivors of a series of elimination bouts in the various industries throughout the country will participate for championships. We have been working without interruption on this proposition for the last six months, and are prepared to conduct the bouts as soon as our temporary indoor quarters are available. It is our plan to hold these bouts fortnightly. Of course, they will lack some of the lustre of the professional bouts, but we expect they will provide more vigorous and exciting competition than the contests between the highly scientific professionals."

SMITH TO UPHOLD DECISION.

Governor Will Be Guided by Judgment of Commissioners.

ALBANY, N. Y., Nov. 23.—The recommendation of the Adjutant General and the State Armory Commission that boxing bouts be forbidden in armories unless the contests are under the auspices of National Guard organizations, will be upheld by Governor Smith as Commander in Chief of the State's Military and Naval Forces.

On his return to his office today after a two weeks' vacation the Governor announced that he would be guided by the judgment of the Adjutant General in relation to boxing contests in armories.

Herman and Wilde to Meet In 20-Round Bout in London

Pete Herman, world's bantamweight champion, will meet Jimmy Wilde, the English flyweight, in a twenty-round bout at Royal Albert Hall, London, Jan. 14, according to an announcement made yesterday by Sam Goldman, the Crescent City boxer's manager. Goldman declared that he and Herman would sail for England Dec. 11. This would necessarily indicate that the negotiations for a bantamweight championship bout between Herman and the winner of the Jack Sharkey-Joe Lynch bout at Madison Square Garden, Dec. 2, had fallen through. It was originally planned to have Herman engage Lynch in a title battle Dec. 2, but Promoter Tex Rickard preferred the Lynch-Sharkey bout first and later a meeting between the winner and Herman on Dec. 21. Manager Goldman objected to this arrangement on behalf of Herman.

VIOLET, BASKETBALL OUTLOOK IS BRIGHT

N. Y. U. Has Abundance of Experienced Players to Draw On for Varsity Quintet.

Twenty-five candidates responded to Manager Driscoll's call for basketball at New York University and went through the first practice yesterday afternoon in the gymnasium under the guidance of coach Ed Thorp. Prospects for another star team from the Violet college are bright as there is an abundance of experienced material.

Three members of last year's championship five reported to Coach Thorp yesterday. Captain Baker and Delaney, who held down the guard positions were both in uniform and went through the light workout. Goeller, the star forward of last year's quintet, was also on hand and with this nucleus, Thorp should have little trouble in forming a first class team.

Besides these three regulars, there were two substitutes of the championship aggregation present. Holman, the little forward who did excellent work last year, although handicapped by his size, appears to be in good shape and will make a strong bid for a place. Pierce, a substitute centre, is also out and will try to fill the place left vacant by the graduation of Mooney, the All-American centre.

The Violet team this year will meet the foremost college fives in the country. Negotiations are being made to meet the Centre College five here early in the season. Yale, Pennsylvania, Syracuse, and C. C. N. Y. are on the schedule. Beside these interpollegiate games, the Violet quintet will probably defend their national title. This will bring them against the best amatuer teams in the country.

Coach Ed Thorp is well pleased with this year's prospects and hopes to turn out a team almost as good as last year. The loss of Howard Cann, who was rated as the best forward in the country, will be greatly felt, as will the absence of Paul Mooney and Jim Storey.

AMATEURS BOX AT C. A. C.

Crowd Finds Amusement in Fistic Bouts of Varying Quality.

The Crescent Athletic Club's amateur boxing tournament at its Brooklyn clubhouse last night brought together a great array of fistic talent and near talent. Some of the bouts were good, and others lacked skill or energy, or both, but the fairly large crowd of fans found plenty to interest or amuse them.

The summary:

110-Pound Class—W. Carrell, St. John's Club, referee's decision, second round, over H. Wolinsky, unattached; D. Kamins, Clark House, referee's decision, third round, against Kid Silver, unattached; J. Mello, Paulist A. C., referee's decision, second round, against A. E. Lorenzo, St. Anselm's A. C.; W. O'Connell, Paulist A. C., referee's decision, second round, against T. Levy, Pastime A. C.; T. Lefante, unattached, referee's decision, second round, against T. Crosby, unattached.

118-Pound Class—O. Bois, Clark House, referee's decision, against T. Green, Brooklyn A. C.; N. Apple, Clark House, referee's decision, second round, against B. Fisher, unattached.

130-Pound Class—E. Sherman, Fort Slocum, referee's decision, first round, against J. Patterson, unattached; A. Sutton, U. S. N., referee's decision, first round, against I. Yankawsky, National Turn Verein; S. Josephenson, National Turn Verein, referee's decision, second round, against N. Liss, Bronxville A. C.; J. Draper, unattached, judges' decision, fourth round, against M. Oring, Mohawk A. C.; J. Spisak, St. John's Club, referee's decision, second round, against J. Delis, unattached; M. Leonhardt, Pastime A. C., referee's decision, second round, against H. King, Pastime A. C.

140-Pound Class—H. Olsen, unattached, referee's decision, second round, against George Sullivan, St. John's Club; S. Citron, unattached, referee disqualified H. Taylor, U. S. N., second round; J. Davidson, unattached, judges' decision, third round, against W. Conney, St. John's Club.

150-Pound Class—William Edelman, Kips Bay Boys' Club, judges' decision, third round, against J. Cardinale, Grupp's Gymnasium.

CRESPI KEEPS GAINING.

Victory Over Saunders Puts Him Close to Leaders in Cue Tourney.

Robert Crespi last night gained on the leaders in the pocket billiard tournament being staged at the National Recreation Academy in Brooklyn for the interborough championship of the National Association of Amateur Billiard Players. He defeated F. A. Saunders by a score of 100 to 61, registering his third victory in four matches. Clarence Hurd and John Mills are leading, each having won four games and lost one.

The game was robbed of much of its interest when Crespi jumped into a fairly commanding lead soon after the start. Saunders could not get under headway, and Crespi kept gradually increasing his margin until he finally won by thirty-nine balls. The outstanding feature of Crespi's work at the table was his position play.

Gus Gardner and F. A. Saunders are scheduled to play tonight.

The standing follows:

Player.	Won.	Lost.	P. C.
J. Mills	4	1	.800
C. Hurd	4	1	.800
R. Crespi	3	1	.750
G. Gardner	2	2	.500
F. A. Saunders	1	3	.250
J. Renauld	1	3	.250
A. Wickers	0	4	.000

TWO MORE FOR GREENLEAF.

He Reaches 500 Mark in Pocket Billiard Match With Stoutenburgh.

Ralph Greenleaf, the pocket billiard champion, further increased his lead over Larry Stoutenburgh in their 750-point match as a result of the two blocks played at the Fourteenth Street Billiard Academy yesterday afternoon and last night. In the afternoon Greenleaf won by a score of 125 to 82, and defeated his opponent, 125 to 80, in the evening block. The total score now is Greenleaf 500, Stoutenburgh 276. Then will complete the match this afternoon and tonight.

The champion was in great stroke and ran out the matinee block in two innings. After Stoutenburgh broke the balls Greenleaf ran 45 before missing. Then Stoutenburgh made all the points he got during the session, a total of 12. Greenleaf ran out the game on his second turn at the table by pocketing 80. His position play during this run was as nearly perfect as possible. It was by far the best form he has shown this year. He was very accurate in playing for his break shots. In the evening Greenleaf made high runs of 46 and 30 and Stoutenburgh put together a cluster of 80.

MAKE CHANGES IN BASKETBALL RULES

Intercollegiate League Alters Code Governing Substitution of Players.

Important rule changes made by the Intercollegiate Basketball League for the coming year were announced yesterday by officials of the league through Robert W. Watt, Graduate Manager of Athletics at Columbia University. The changes, which are two in number, were made at a meeting of the league at C. C. N. Y. some weeks ago, announcement of the action taken having been withheld until yesterday.

The most radical of the alterations to the rules will permit a player who has been taken from the game at any time to be sent back in the contest later, provided he has not committed four personal fouls, an offense which automatically results in his disqualification for the entire game. Coach Joe Deering of Columbia explained yesterday that the new ruling will allow a coach to withdraw a player who has become exhausted and later return him to the lineup after he has been rested. The ruling will allow substitution similar to that in football, although there will be no restrictions as to periods, as in the gridiron sport. The new regulation, however, will not affect the rule that calls for the banishment of a player exceeding the allowance for personal fouls.

The second change provides that after a held ball beneath the basket, the ball will be brought out to the 15-foot line, where it will be tossed up. This new practice was tried out in the latter part of the last season, and, having proved practicable, was officially adopted by the league this Fall.

At the meeting also Dr. Joseph Raycroft of Princeton, who has been President of the league since 1916, was succeeded by William McK. Barber of Yale, a member of the league's Executive Committee for more than six years. Dr. Raycroft will retain his position as a member of the Rules Committee and the Executive Committee. He succeeded as league President Roswell B. Hyatt of Yale in 1916 and has been one of the foremost leaders in Eastern basketball.

Another familiar figure in league circles to leave his office after long occupancy was Ralph Morgan of the University of Pennsylvania, who has been Secretary for eleven years. For the time being Lester C. Danielson, former graduate manager at Columbia, and Elwood W. Kemp, assistant graduate manager at the same university, will carry on the work of the office. Mr. Morgan will, however, remain the representative of the University of Pennsylvania on both the Executive Committee and the Rules Committee.

The league schedule for the coming season, the twenty-first year of the organization's existence, was announced yesterday. The first game will be on Dec. 21, when Princeton will play at Cornell, and the curtain will fall on March 19 with the Penn-Princeton game on the Tiger's floor.

Harvard and Syracuse both made application for membership in the league, it was announced, but no official action was taken on the request. It was agreed at the last general meeting of the league in Philadelphia in June that the two teams should play through their schedules as already arranged. Their applications will then be passed on at next year's meeting. The admittance of the two universities would bring the number of league teams up to eight, the present members being Columbia, Cornell, Dartmouth, Yale, Penn and Princeton.

In place of the Heppe Trophy, which was won permanently last season by Penn after the cup had been in competition for ten years, the league accepted the offer of the Arthur Alexander Memorial Cup, donated by Columbia players between the years of 1900 and 1920 in memory of Lieutenant Alexander, who was graduated from Columbia in 1907 and died in service in January of last year. He was a star centre at Columbia. The new trophy will go permanently to the team winning three legs on it, the same conditions that governed the Heppe Trophy.

The league schedule follows:

Dec. 21, Princeton at Cornell.

Jan. 8, Yale at Dartmouth; 10, Columbia at Princeton; 14, Cornell at Yale; 15, Columbia at Pennsylvania; 18, Cornell at Dartmouth; 20, Dartmouth at Yale; 21, Cornell at Princeton; 22, Dartmouth at Pennsylvania; 28, Princeton at Dartmouth.

Feb. 12, Pennsylvania at Cornell; 12, Yale at Columbia; 15, Dartmouth at Cornell; 16, Pennsylvania at Columbia; 19, Columbia at Dartmouth; 19, Cornell at Pennsylvania; 22, Dartmouth at Princeton; 22, Pennsylvania at Yale; 25, Cornell at Columbia; 26, Yale at Princeton.

March 2, Columbia at Yale; 5, Princeton at Columbia; 5, Yale at Pennsylvania; 9, Columbia at Cornell; 12, Princeton at Pennsylvania; 12, Yale at Cornell; 12, Dartmouth at Columbia; 16, Pennsylvania at Dartmouth; 16, Princeton at Yale; 19, Pennsylvania at Princeton.

DATES FOR GREEN QUINTET.

Dartmouth Basketball Schedule Calls for Much Traveling.

Special to The New York Times.

HANOVER, N. H., Nov. 23.—Twenty-three games are included on the Dartmouth basketball schedule as announced here today by Manager Hugh McKay.

For the first time in the history of Hanover athletics a Green quintet will play at Pittsburgh, Washington, Pa., Cleveland and Rochester. Four other trips are scheduled, including jaunts to Philadelphia, New Haven, Ithaca, Syracuse, Princeton, Middletown, Worcester and New York. The feature game is against Harvard at the Winter carnival here Feb. 12.

The schedule is:

Dec. 16, Middlebury; 29, University of Pittsburgh, at Pittsburgh; 30, Washington and Jefferson, at Washington, Pa.; 31, Western Reserve, at Cleveland; Jan. 1, Geneva, at Beaver Falls, Pa.; 3, University of Rochester, at Rochester; 8, Yale; 10, Cornell; 20, Yale, at New Haven; 22, Pennsylvania, at Philadelphia; 25, Princeton; Feb. 12, Harvard; 15, Cornell, at Ithaca; 16, Syracuse, at Syracuse; 19, Columbia; 22, Princeton, at Princeton; 23, Wesleyan, at Middletown; 24, Worcester Polytechnic, at Worcester; 26, Tufts; March 5, Boston College; 11, Crescent A. C., at Brooklyn; 12, Columbia, at New York; 15, Pennsylvania.

CUTLER LOSES LEAD.

Break in Game Sets Cueist Back in Strand Tourney.

An unfortunate break in the luck yesterday afternoon paved the way for Albert Cutler to lose the lead in the 300-point three-cushion billiard match he is playing with George Moore at the Strand Academy.

The players were tied at 40 points each. The two object balls were very close together, and Cutler attempted to make a bank shot. His cue ball squeezed between the object balls. Had it touched either of them he must have counted and the block would have been over. As it was Moore made 7 points in his next three innings and won the block, 56 to 49. Incidentally this put Moore in the lead in the total score, 150 to 149.

In the evening's play Moore again won by a score of 50 to 38. The total score now stands: Moore 200, Cutler 187.

They will play the two final blocks of 50 points each this afternoon and tonight.

CUEISTS TO PLAY FOR CUP.

Gardner and Appleby Will Battle for Trophy at Crescent A. C.

Definite arrangements have been completed for the challenge match for the Metropolitan Billiard Cup between Edward W. Gardner of Montclair, who holds the trophy, and Edgard T. Appleby. The match will be played at the Crescent Athletic Club next Tuesday evening. It will be 300 points at 18.2 balk line.

Gardner has a chance to win the cup outright. The conditions governing competition for the coveted prize require that it be won five times, not necessarily in succession, to become the personal property of a player. Gardner has four legs on it. He won it from Francis S. Appleby and has successfully defended it against Edgard Appleby, Charles E. White and Francis Appleby.

JADDA WINS EASILY ON A SOGGY TRACK

Leaps Clear of Field When Barrier Is Sprung in Bowie Autumn Handicap.

Special to The New York Times.

BOWIE, Md., Nov. 23.—J. W. Bean's sprinter, Jadda, which has a special fondness for a soft track, found the conditions at Bowie today very much to his liking and scored an easy victory in the Autumn Handicap at six and a half furlongs. This was a test open to all ages. Rushing into a long lead at the start, Jadda won by three lengths from R. T. Wilson, Jr.'s, two-year-old Dry Moon, while Mock Orange brought up third.

The track was slow and in some spots quite heavy. Although this was a distinct advantage to Jadda, he might not have had such an easy victory but for a very bad start in which he was favored, while Dry Moon was shunted back to a position that left him hopelessly out of it. As the barrier was sprung Jadda leaped away clear of the field and rushed to the front at once. Dry Moon, which broke from the rail position, was crowded back before he had taken a step and Weiner was forced to take up with him and wait for a chance to go to the outside.

Once clear, Dry Moon showed plenty of speed, and Weiner rushed him into second place and got within three lengths of the leader. The effort, however, took too much out of the two-year-old, and when it came to the drive in the stretch he had nothing left. Jadda was not threatened at any time. Dry Moon was much the best of the others and finished three lengths in front of Mock Orange. Kuklux showed some speed in the early running and chased the leader for a quarter of a mile, but he had had enough by that time and quit badly.

The Redstone Stable's Billy McLaughlin, one of the heaviest-backed favorites of the day, proved a bitter disappointment in the third race, a dash of six and a half furlongs for juveniles. This youngster was sent to the post a 13 to 20 choice and finished sixth in a field of nine starters, having been a contender until turning into the stretch, where he ran out and lost what advantage he had gained.

With the favorite disposed of, Duc De Morny rushed through on the rail and got up to win by a neck from Sobrigade, with Dolly C. third. Billy McLaughlin had followed the pace closely and was moving to the outside at the turn when he dashed across the track in spite of the efforts of Butwell to keep him in hand. Duc de Morny proved to be one of the long shots of the day, as he paid nearly 19 to 1.

Hendrie proved an easy winner against one of the best fields of the afternoon when he led home Flibbertygibbet and others at a mile and seventy yards. He won by three lengths, while Flibbertygibbet had to make a driving finish to hold second from Pastoral Swain. Hendrie was kept under restraint to the head of the stretch, while Flibbertygibbet and War Cry rushed out in front and raced each other down before the test came. Hendrie finished with a rush and had no trouble in disposing of the tired leader after War Cry had quit badly.

The longest race of the day, a test at a mile and a quarter, provided the best finish when three horses fought it out in the stretch. The victory went to Joan of Arc, which was ridden out to beat Runnecraft a length, while Jack Reeves was but a neck behind the second horse. Joan of Arc was kept in the best going in the stretch and finished gamely under a hard drive. Waukeag, the favorite, appeared to be the winner as he turned into the stretch, but Aron took him into the deep going and he tired badly.

The summaries:

FIRST RACE.

For two-year-olds; purse $1,050. Six furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Tingling	115	Butwell	13-5	1
King's Belle	104	Lancaster	6-1	2
Morning Face	107	Aron	47-5	3
Sacajowea	107	Robinson	40-1	4
Black Top	113	Johnson	10-1	5
Explosive	110	Jarvis	20-1	6
Gen. Agramonte	115	Morris	40-1	7
Kehoma	104	Mooney	126-1	8
Lady Granite	107	Haupel	323-10	9

$2 mutuels paid: Tingling $7.20, $3.30, $2.60; King's Belle $3, $2.60; Morning Face $3.70.

Time—1:17 2-5.

Start good; won driving; place easily. Tingling, ch. c., by Dalhousie—Tinker, owned by E. K. Bryson and trained by G. R. Bryson.

SECOND RACE.

For three-year-olds and upward; purse $1,050. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
American Boy	104	Mooney	37-20	1
Vesurius	100	Lancaster	119-10	2½
Sentimental	111	Johnson	65-10	2½
Favour	103	Weiner	59-20	3
Kebo	109	Miller	369-20	5
Algrette	102	Jarvis	18-1	6
Toadstool	104	Aron	351-5	7
Old Rose	101	Hunt	361-5	8
Low Degree	103	Pierce	1,649-20	9

$2 mutuels paid: American Boy $5.70, $3.50, $2.70; Vesuvius $11.30, $5.10; Sentimental $3.10.

Time—1:55 1-5.

Start good; won easily; place same. American Boy, b. g., by Superman—Adelinette; owned and trained by W. V. Casey.

THIRD RACE.

The Jovial Purse, for two-year-olds; purse $1,050. Six and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Duc de Morny	100	Morris	370-20	1st
Sobrigade	109	Mooney	5-1	2½
*Dolly C.	106	Lancaster	129-10	3d
*Dr. Chas. Wells	113	Miller	189-10	4
Ross R.	109	Weiner	20-1	5
Billy McLaughlin	112	Butwell	13-5	6
Orcus	112	Johnson	910-20	7
Aida McGee	100	Robinson	6-1	8
W. T. Grives	109	Stirling	6,066-5	9

*Coupled.

$2 mutuels paid: Duc de Morny $39.90, $12.80, $6.90; Sobrigade $5.80, $4.40; Dolly C. $3.80.

Time—1:24.

Start good; won driving; place same. Duc de Morny, br. c., by King James—Hortense II.; owned by S. L. Jenkins and trained by H. Rites.

FOURTH RACE.

The Autumn Handicap, for all ages; purse $1,530. Six and a half furlongs.

Horse.	Wt.	Jockey.	Odds.	Fin.
Jadda	112	Robinson	1-2	1
Dry Moon	105	Weiner	19-10	2
Mock Orange	100	Lancaster	103-5	3
Fruit Cake	114	McCabe	11-1	4
Kuklux	108	Richcreek	24-1	5
Drummond	101	Myers	583-5	6
Legal Tender	95	Jarvis	135-1	7

$2 mutuels paid: Jadda $3, $2.40, $2.20; Dry Moon $2.50, $2.50; Mock Orange $3.50.

Time—1:31 4-5.

Start poor; won easily; place same. Jadda, ch. g., by Marathon—Ethel Carr; owned by J. W. Bean and trained by W. A. Burtschell.

FIFTH RACE.

For three-year-olds and upward; purse $1,250. One mile and seventy yards.

Horse.	Wt.	Jockey.	Odds.	Fin.
Hendrie	101	Mooney	2-1	1
Flibbertygibbet	103	Weiner	47-10	2
Pastoral Swain	115	Rowan	101-10	3
Snapdragon H.	112	Morris	34-5	4
War Cry	109	Miller	37-10	5
Summer High	109	Haupel	353-10	6
King John	109	Myers	373-10	7

$2 mutuels paid: Hendrie $6, $3.50, $2.70; Flibbertygibbet $4.50, $3; Pastoral Swain $4.50.

Time—1:50 3-5.

Start good; won easily; place same. Hendrie, ch. h., by Star Shoot—Orange and Blue; owned by M. J. Pelter and trained by N. L. Byer.

SIXTH RACE.

For three-year-olds and upward; purse $1,250. One mile and a quarter.

Horse.	Wt.	Jockey.	Odds.	Fin.
Joan of Arc	108	Lee	236-20	1st
Runnecraft	109	Weiner	416-5	2nd
Jack Reeves	100	Morris	67-10	3d
Waukeag	106	Aron	13-10	4
Mistress Polly	103	Jarvis	51-10	5
Court Fool	103	Lancaster	291-20	6
Deckmate	114	Butwell	34-5	7
Great Gull	115	Wessler	9-1	8
Sir Jack	96	Schwartz	2,187-20	9

$2 mutuels paid: Joan of Arc $41.60, $20.50, $13.10; Runnecraft $53, $34.60; Jack Reeves $6.50.

Time—2:10 3-5.

Start good; won ridden out; place driving. Joan of Arc, b. f., by Ballot—Jessie Woodson; owned and trained by F. Musante.

SEVENTH RACE.

For three-year-olds and upward; purse $1,050. One mile and a sixteenth.

Horse.	Wt.	Jockey.	Odds.	Fin.
Thistle Queen	107	Mooney	191-20	1st
Courting Colors	106	Richcreek	33-1	2nd
Hope	111	Hunt	37-20	3d
Benevolent	106	Morris	21-20	4
Trapping	110	Carswell	30-1	5
Katie Canal	103	Stirling	907-20	6
Sadie D.	94	Jarvis	451-20	7
Fairly	105	Shelepeta	92-1	8
Legacy	110	Wessler	153-10	9

$2 mutuels paid: Thistle Queen $39.10, $8.50, $4.30; Courting Colors $13.60, $11.90; Hope $3.60.

Time—1:50.

Start good; won driving; place same. Thistle Queen, b. m., by Knight of the Thistle—Handsarra; owned by R. Fending and trained by F. D. Aitcheson.

Weather cloudy; track slow.

Audacious and Enfilade Sold By M. L. Schwartz for $50,000

Morton L. Schwartz yesterday sold the two stars of his racing stable, Audacious and Enfilade, to Mrs. Louise Viau for a price reported to be $50,000. This is the first step toward the disposition of the entire establishment owned by Mr. Schwartz. Mrs. Viau races under the name of the Foreign Stable, her horses being trained by Sandy McNaughton. Audacious is a four-year-old colt by Star Shoot-Bold Girl and raced with considerable success in feature events during the last season. He was the winner of the Carter Handicap, among other events. Enfilade is a five-year-old daughter of La Rifle-Ramrod, which has been a high-class sprinter for several seasons and won a number of races this year. Some trouble has been found in training the filly, and if she does not respond to training next season she may be retired to the stud.

YACHTS WILL RACE IN BRITISH WATERS

International Match Among Six-Meter Yachts to Be Held in Solent Next August.

International yacht racing is already assured for next year, the Seawanhaka Corinthian Yacht Club of Oyster Bay, L. I., having concluded all preliminary details incidental to such a contest. The match will be among six-meter yachts built to the Y. R. A. international rule (1919), and to be held during the first week of August, 1921, in the Solent, against craft of the Royal London Yacht Club. The following year the British yachtsmen will bring craft to this country, built to the American rule.

Negotiations for this international competition of small boats have been under way for several months, and it is the belief of the American committee in charge, which is made up of members of the Seawanhaka Corinthian Yacht Club, that it may result in a regular annual competition that should stimulate the design, building and racing of small yachts by Corinthians.

Copies of the letters sent by the committee of the Seawanhaka Corinthian Yacht Club and by Paul Hammond of that organization to Sir Ralph Gore and Algernon Maudslay of the Royal London Yacht Club contain practically all of the data covering the proposed contests.

The letter to Sir Ralph Gore follows:

At a trustees' meeting of the Seawanhaka Corinthian Yacht Club, held Oct. 28, 1920, the undersigned were appointed a committee with power to negotiate with you.

1. For a match to be held in England in 1921 between boats rating six meters and built to Y. R. A. international rule (1919).

2. To arrange for a return match to be held in American waters the following year between boats built to the American rule, and if feasible to arrange further matches of small boats, with a view to stimulate the sport and foster a class of healthy small boats suitable for both waters.

For this year's matches we have definite assurances sufficient to warrant our stating that at least two boats will be built and shipped to the other side in time for a series match to be held in the Solent at some date not before Aug. 1.

We hope shortly to ab ebie to advise you definitely regarding two additional boats. Both these boats will, however, race under the Seawanhaka-Corinthian Yacht Club flag.

We would suggest that the match consist of a series of at least five races, between an equal number of boats representing each club. Races to be held over a course or courses suggested by the committee and subject to approval by this committee. These races to be in waters as little affected by tides and headlands as your local conditions will permit. Races to be conducted by your Race Committee or the South Coast Racing Class under your sailing rules.

We suggest that the prize should be awarded on the point system, as follows:

One point for finishing a race and one point for each boat beaten. For example: In a race in which there were six boats the winning boat would get six points, having beaten five boats and finishing the race. Some adjustment to be made in case of tie.

We prefer strictly amateur crews as well as amateur helmsmen.

Regarding the return race to be held at Seawanhaka Club at Oyster Bay, we suggest your building boats to our rule, preferably in the S or R Class, which will produce a actual length of 21 and 25 feet respectively.

Very sincerely,
C. SHERMAN HOYT,
Rear Commodore.
RALPH ELLIS, Commodore,
J. S. MORGAN, Vice Commodore,
W. A. W. STEWART,
Committee.

New York City, Nov. 1, 1920.

The letter to Algernon Maudslay, Honorary Secretary of the Royal London Yacht Club, follows:

On behalf of the above committee I am glad to write you that three members of the Seawanhaka-Corinthian Yacht Club have agreed to build six-meter boats under your international rule to meet a team of an equal number of British boats to sail a match of not less than five races on the Solent during the first week of August, 1921. We hope shortly to advise you of a fourth boat.

On this side we are making it entirely a Seawanhaka Club matter, with no elimination races.

Will you kindly draw up an agreement covering conditions of match, courses, dates, &c., and forward same to this committee at your early convenience? We wish to leave these details entirely to your discretion, as we hope you will do with us on the return match here in 1922.

It is customary with us in this country to prohibit the use of professionals in small boats during actual races and would prefer this arrangement in the above matches. Of course this would not prevent the use of paid hands for care and upkeep of the boats at other times.

Will you kindly inform me if American Lloyd's certificates on the boats we are building will be acceptable in Great Britain? This would enable Lloyd's agent to check up our boats during construction.

Your very sincerely,
PAUL HAMMOND.

Nov. 18, 1920.

BOWIE ENTRIES.

FIRST RACE—Claiming; maiden two-year-olds; five and a half furlongs. Nahant 116 pounds, Jacques 114, My Friend Pat 112, Rick Him 112, Lough Maiden 111, Coprosa 111, Mollie Barnes 108, Fern Gray 108, Julianne 106, Zealous 108, Eastward Princess 105, *Lyric 103, *Jamaica Belle 102.

SECOND RACE—Claiming; two-year-olds; six and a half furlongs. Hard Guess 111 pounds, Tingling 105, Silence 105, The Fan 106, Blarney Stone 108, Nebulous 108, Dentzig 106, Glit Fringe 105, Rose B. 105, Fancy 103, Sobrigade 112, *Vic 102, *Fluff 100, *Tamarisk 97.

THIRD RACE—Claiming; three-year-olds and upward; six and a half furlongs. Chasseur 128 pounds, Vive McGee 120, Jean Bullant 111, Burgoyne 111, Sister Emblem 110, Phillipic 108.

FOURTH RACE—The Mahubas Purse; fillies and mares; three-year-olds and upward; one mile. My Dear 112 pounds, Ballet Dancer II. 106, Wood Violet 106, Lady Gertrude 106, Escarpolette 106, Pearl Sea 96.

FIFTH RACE—Claiming; three-year-olds; one mile and seventy yards. Pocoant 113 pounds, Maria Antoinette 110, Pocatello 109, Sir Clarence 106, Gain de Cause 106, *Hello Pardner 106.

SIXTH RACE—Claiming; three-year-olds and upward; one mile and a sixteenth. M. H. Bodner 116 pounds, Paul Connelly 111, Al Pierce 106, Titanium 107, Margery 105, Ardito 99, *Pilsen 103.

SEVENTH RACE—Claiming; three-year-olds and upward; one mile and a sixteenth. Wood Thrush 113 pounds, Beaumarais 111, Discord 110, Stingling II. 108, Hopeful 106, Dahinda 106, Spearlene 103.

*Apprentice allowance claimed.

Weather cloudy; track slop.

POSTS $1,000 AS A FORFEIT FOR HOPPE

Benjamin Puts Up Money to Prove Champion's Sincerity in Challenging Horemans.

E. B. Benjamin, Willie Hoppe's business representative, announced yesterday afternoon that he had posted $1,000 with the Brunswick-Balke-Collender Company to bind a match with Edouard Horemans of Belgium for the world's professional balkline billiard championship. In explaining the action Benjamin stated that he wants to show Hoppe's sincere desire to play Horemans for the title, and that, since it is customary in all branches of professional sport to bind matches by posting forfeits, he was simply adhering to custom.

"I am making this public proclamation simply because of the publicity that has been given certain unfounded reports that Hoppe does not want to meet Horemans until after the champion's exhibition tour," said Benjamin. "These reports have made it appear that Hoppe is trying to dodge an issue with Horemans. Such is not the case. Hoppe is very anxious to play him in a championship match. The facts of the matter are these: Under the conditions governing the defense of the championship medal Hoppe must play Welker Cochran and Young Jake Schaefer, who finished first and second, respectively, in the preliminary round of the tournament at San Francisco. The final round is to be played at the Hotel Astor on Dec. 6, 7 and 8. Prior to the announcement that Horemans was coming to this country I had made arrangements for an extensive tour of the country by Hoppe, as has been our custom for the last several years. The champion is booked solid from the first of the year until next Spring. Naturally, these engagements are very lucrative. In a monetary way they mean more to Hoppe than would a match against Horemans. Since there is ample time for Horemans and Hoppe to meet before the time set for the beginning of the tour, I can see no reason why Hoppe should be asked to hold himself in readiness to meet Horemans after the latter has had an opportunity to play a series of exhibition matches in this country.

"I am willing to back Hoppe for any amount from $1,000 to $10,000 for such a match. I have requested the representatives of Horemans to meet me to close negotiations for a match. I can see no good reason why the match should not be played before the end of December. Why delay until February or March? I believe that the public wants the match played now. We do not wish to embarrass Horemans in any way. We are perfectly willing that he should have every opportunity to become accustomed to playing conditions in this country, with which he says he is not familiar, and to become acclimated, but I think every one will agree with me that Horemans will have had ample time in which thoroughly to prepare for such a meeting by the end of December. He will have at least five weeks for practice, and that should be plenty."

KIECKHEFER IN TRIPLE TIE.

Ex-Champion Deadlocked in Third Place in Chicago

Good gravy for tomorrow's "dressing"!

Besides the men's suits which have been generally reduced, and thousands of which are now from $50 to $60—

We've just revised prices on men's neglige shirts and scarfs, bringing thousands of shirts as low as $2.50 and making thousands of scarfs as little as $1.

*Scotch Mist overcoats. Fur coats. Ulsters. Leather motor coats. Sheep-lined coats. Mackinaws. Sweaters. Scotch knit jackets and waistcoats. Flannel shirts.

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INJURY ELIMINATES LANG FROM RACE

Jersey Rider Collides with Hill During Spurt in Six-Day Cycle Grind.

TEAM IS PENALIZED A LAP

Madonna and Piercy Suffer Loss for Failure to Be on Track During Midnight Jam.

SCORE AT 1 A. M., 50TH HOUR.		
Team.	Miles.	Lap.
Goullet-Hill	896	1
Magin-Madden	896	1
Spencer-Corry	896	1
Eaton-Kaiser	896	1
Keller-Hanley	896	1
Drobach-Weber	896	1
Kopsky-Bello	896	1
Gaffney-Verraes	896	1
Dupuy-Godivier	896	1
Aerts-Deruyter	896	1
Spiessens-Buysse	896	1
Girardengo-Olivieri	896	1
McBeath-Walker	896	1
Madonna-Piercy	896	0

Gaffney leading.
Former Record—1,603 miles 5 laps, made by Cameron and Kaiser in 1915.

Gus Lang, Irvington, N. J., a former amateur champion cyclist, was eliminated from the international six-day bicycle race at the Twenty-second Regiment Armory last night after an evening of frantic, grueling riding, which threw the largest crowd of the week, numbering about 8,000, into a high pitch of excitement.

Lang was officially declared out of the race at 10:50, as a result of injuries he received in a bad spill on the bell lap of the third of the series of ten sprints. Lang was riding along in fourth position in this heat, and, as the field was tearing madly about the banked turn into the homestretch, he skidded down the embankment, colliding with Freddie Hill. The two riders went down in a heap, their cycles crushed into a tangled heap. Lang was assisted off the track on the shoulders of two husky attendants, limping painfully from an injury to his right leg. An examination by race physicians disclosed that he was too badly hurt to resume riding, and at 10:50 the official announcement of his withdrawal was made.

Lang was taken by private automobile to Bellevue Hospital by Promoter Gene Sennett. He is suffering from a rupture and was taken to the hospital for a careful examination.

Charles Osterritter of Newark, another former amateur champion, who was teamed with Lang, was then given the customary four hours in which to secure a partner before the team was declared out of the race. In the event that Osterritter is successful in his quest of a mate, the team will start one lap back of the remainder of the field.

Osterritter's time allowance will expire about 2:30 in the morning. It seemed improbable that he would secure another riding mate. The other teams in the race are apparently strong, and there is no indication that any of the combinations intends disrupting.

Team Is Penalized.

Vincent Madonna, Italian rider, and Charley Piercy, Australian, who replaced Lagomarsino as Madonna's partner before the start of the race, lost a lap in a jam which started shortly before midnight and continued for several minutes after the zero hour score had been posted. The Madonna-Piercy combination was penalized a lap for not being on the track during the jam. In the course of the jam, the wildest of the race, the team of Girardengo and Olivieri was circled by the field, after about ten minutes steady, hard riding, but the judges refused to allow this lap on the ground that relieved riders had so interfered with the progress of the Italian cyclists as to make it impossible for them to remain with the group of riders who were circling about the track at break-neck speed.

Marcel Dupuy started all the trouble just before midnight. He suddenly leaped out of the pack on a mad dash which carried him about twenty yards in front of the field. Marcel Godivier, his teammate, then took up the sizzling pace and carried the field around at a lightning clip. Every rider in the race was summoned to duty as the whirl continued without let-up. Madden, Eaton, Goullet, Godivier and Dupuy alternated in the pace setting. The track was cluttered with riders, and few knew what was going on. When it was all over the judges conferred for several minutes before it was finally announced that Madonna and Piercy had been penalized for not being on the track and the lap apparently gained on Girardengo and Olivieri would not be allowed.

Two Victories for Goullet.

Alfred Goullet, who shouldered the brunt of the riding in the sprints when his partner, Freddie Hill, was incapacitated, accounted for a brace of victories in the course of the ten whirls for points. Goullet took the fourth and tenth sprints. The Dupuy-Godivier combination scored three victories, while Buysse and Spiessens had two. Godivier contributed the most points for his team, scoring victories in the third and ninth sprints. Dupuy took the second. Buysse raced to victory in the seventh, and Spiessens won an individual triumph in the eighth whirl.

Jake Magin and Eddie Madden were still in front of the field, which was on an equal footing in the matter of miles and laps covered at the conclusion of the night's sprints. Magin and Madden finished the evening with an aggregate of 106 points, a scant one-marker in front of Alfred Goullet and Freddie Hill, who had 105. Willie Hanley and Willie Keller were third, with 81; Emil Aerts and Charles De Buyter fourth, with 80; Arthur Spencer and Frank Corry fifth, with 72; Alex McBeath and Cecil Walker sixth, with 69; Constante Girardengo and Carlo Olivieri seventh, with 59; Ray Eaton and Harry Kaiser eighth, with 52; Pete Drobach and Fred Weber ninth, with 48, and Alphonse Spiessens and Marcel Buysse tenth, with 42.

The other five teams had totals as follows: Marcel Dupuy and Marcel Godivier, 41; Tom Bello and Joe Kopsy, 27; Vincent Madonna and Charley Piercy, 25; Gus Lang and Charles Osterritter, 24, and Lawrence Gaffney and Alphonse Verraes, 8.

The lad from the Land of the Kangaroo accounted for three victories in the series of ten dashes, but only two of them got into the records. McBeath, pushing his pedals at a terrific rate while the dashes progressed, showed the way to the field in the first, third and fifth sprints and in addition finished third in the seventh heat. His victory in the third sprint, however, did not figure in the point tabulation, for McBeath was disqualified for riding down on the cyclists in his advance to the lead, and, in addition, the team was penalized six points.

Another disqualification was meted out to Charles Deruyter of the Belgian team in the second sprint. Deruyther finished fifth in this spurt, but was eliminated for switching. No penalty was inflicted for this foul.

McBeath Takes First Sprint.

McBeath took the first sprint when a sensational spurt over the last half lap brought him home in front of Buysse by a wheel's length. Godivier was third, Corry fourth, Hill fifth and Madden sixth. In the second heat, the honor of leading the pack went to Dupuy, with Oliver second, Osterritter third, Magin fourth, Keller fifth and Spencer sixth. It was in this sprint that Deruyter finished fifth and was disqualified for foul riding. Godivier snatched victory in the third dash of a mile, followed by Aerts, Corry, Kopsky, Kaiser and Drobach. It was here that the spill took place which incapacitated Lang.

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Army and Harvard Discuss Game, but Take No Action

Special to The New York Times.

CAMBRIDGE, Mass., Nov. 23.—Nothing was done today at the football conference between Major F. W. Moore of the Harvard Athletic Association and Major Philip Hayes, athletic officer at West Point, who met at the H. A. A. offices to discuss the proposition for a football game between the Crimson and the Cadets. Major Moore said that the Army had made no direct application for a game, but that his meeting with Major Hayes was simply to discuss the possibilities of the teams getting together next Fall. The Harvard team had a date with the Army in 1919, but the War Department would not allow the Cadets to come to Cambridge. Major Moore said that other conferences possibly will follow, and that if anything definite results the Harvard Athletic Committee and the college faculty will be consulted regarding the advisability of allowing the Harvard teams to make middle season trips either to New York or West Point for games.

MUD HAMPERS ARMY IN GRIDIRON DRILLS

Continued Rainy Weather Turns West Point Football Field Into a Quagmire.

Special to The New York Times.

WEST POINT, N. Y., Nov. 23.—The Army football men today were rushed through a rehearsal in mud which was ankle deep, the plains being a quagmire from two days of rain.

The soldiers have been greatly hampered by this continued wet weather. Attempts to polish off the air line attack of the cadets under such conditions as prevailed today were discouraging, and forward passing was given up early in the workout. The kickers, too, were handicapped by the wet and heavy pigskin. The West Pointers' drive today for the Navy contest lacked "pep," dragging out into the early twilight, when the players were sent to the tackling and blocking machines, with the searchlights playing on them.

The varsity men were all out, but there was a bit of shifting in the line, when Lou Storck took his place for a brief spell at the doubtful tackle position. Mulligan, the former Columbia freshman, who is running neck and neck with Storck for the final assignment, was also used considerably.

At left guard Clark alternated with Goodman. The latter is a plebe who has come fast during the last fortnight, but it is not expected that Goodman will be able to oust Clark. The latter is not so heavy as the big plebe, but he is experienced and seasoned.

Greene was at centre for the entire workout, with Breidster at right guard. Don Storck, formerly one of Foster Sanford's Rutgers players, will, without question, start Saturday in the berth at left end, but Daly has apparently made no choice as to the other wing, where White, Glasgow and Filzer are still in the running.

The backs today were Wilhide at quarter, Lawrence at right half and Smythe at left half, with French at fullback. In the kicking drill today French's work was only fair. Ebersole continues to look well, and he may be used at some stage of the Navy contest. Richards was another back used to carry the ball today behind the varsity line.

The mules were pitted against the varsity for a half hour, but there was no really rough work. The soldiers were screened from the gaze of strangers today by a cordon of military police, but there were few strangers on hand in the pelting rain. A similar drill is planned for tomorrow, which will be the final practice, except for the Thursday morning signal rehearsal.

The Army is hoping for a dry field for the game Saturday. The squad will leave here Friday morning for New York, going directly to the Hotel Astor. There will probably be a workout on the Polo Grounds Friday afternoon.

NAVY POLISHES ATTACK.

Four Complete Backfields Work Out in Next to Last Drill.

Special to The New York Times.

ANNAPOLIS, Md., Nov. 23.—Interest in the work of the football team at the Naval Academy, which has been growing more intense as the date of the Army game approaches, reached a high point this afternoon. The practice was the next to the last on the local grounds for the season.

It covered the regular ground thoroughly and included some scrimmaging. Many changes were made so that every player who will have a chance of being in any part of the Army game was given a run through the signals. Changes were made most frequently in the backfield, where the Navy team is supplied with four complete sets of players. These are: First, Koehler, Hamilton, McKee and Conroy; second, Rawlings, Cruise, Watters and Noyes; third, O'Regan, Matthews, Cullen and Barchet; fourth, Tucker, Poole, Dole and Hughes.

Each player is coached in the particular work of his position in the backfield so that the smoothness of the attack will not be decreased if changes have to be made. Even down to the last set the players are thoroughly trained backfield players. Titus and Flaherty, the first substitute ends, have developed in a satisfactory way, while Munz and Berber are also in reserve for the positions. This relieves the anxiety about substitutes for Ewen and Farr, the regular ends, since up to a short time ago relief players for these places were not up to the standard of the substitutes for the other positions.

TIGERS WON'T GO TO COAST.

Decide to Decline Invitation for Game New Year's Day.

Special to The New York Times.

PRINCETON, N. J., Nov. 23.—It was announced today that the consideration of a post-season game between Princeton and the champion of the Pacific Coast had been definitely abandoned. This action was taken at a meeting of Princeton's Board of Athletic Control late last night. George Piper, manager of the football team, gave out the following statement in reference to the proposed game:

"At a meeting of the Board of Athletic Control held tonight it was unanimously voted, upon recommendation of the Football Advisory Committee, that if an invitation were received for the Princeton football team to play a game in California on New Year's Day, the invitation would be declined."

While Princeton had received no formal invitation to go to the Coast reliable information had been received that such an invitation would be given if its acceptance were assured.

Many reasons influenced the board to its decision, the chief of these being the fear of bad effects on the scholastic standing of the players for the 1921 season, poor weather conditions for training, and the fact that the basketball team which has already begun its practice is composed largely of football men. Captain Netts, Dickinson, Wittmer, Opie, Legendre and Davis, all members of last year's court team, were on the football squad.

G. R. Murrey, graduate Treasurer of the Princeton Athletic Association, said today that, to his knowledge the football authorities at Old Nassau are contemplating no rise in the price of tickets to the "Big Three" games next Fall.

YALE WHIPS TIGER ON SQUASH COURTS

Blue Indoor Racquet Men Take Lead in Tourney Through Victory Over Princeton.

CLASS B—METROPOLITAN LEAGUE. Squash Tennis Standing.			
Yale Club	2	0	1.000
Crescent A. C.	1	0	1.000
Columbia Club	1	1	.500
Harvard Club	1	2	.333
Princeton Club	1	2	.333
D. K. E. Club	0	0	.000
Army and Navy Club	0	1	.000

The Yale Club squash tennis team jumped into the lead in the Class B tournament of the Metropolitan League yesterday afternoon, making a clean sweep of its seven matches with the Princeton Club for its second straight victory of the season. The Columbia Club came through with a hard earned and well deserved victory over the Harvard Club by a score of 4 matches to 3. The third contest of the day, that between the teams of the D. K. E. and Army and Navy Clubs was not completed. Only two of the seven matches were played and the others will be fought out this afternoon.

Most interesting of the day's events was the clash at the Harvard Club between the Crimson and Columbia club teams. This was anybody's event up to the final match of the seven, which Mahon won for Columbia against Coulter, two games to one. But the real star in the Columbia triumph was Scott, who came from a sick bed to play his match against Ritchie. The latter was regarded as having the better chances, especially under the circumstances, but Scott, after dropping the first game, warmed up to his task and hammered his way to a decisive victory in the two remaining games.

Turning Point of the Match.

This was an excellent exhibition of squash and was the turning point of the encounter. Simmons, Mahon and Putnam, the three other Columbia winners, had been expected in advance to make points for the Blue and White organization, while in the four other matches Harvard had seemed to have the call. This situation was what made Scott's victory the sweeter to the Columbia team.

In the final match, Coulter, a new man on the Harvard seven, gave an excellent account of himself, despite the fact that his debut was distinguished by victory. Coulter won the first game from Mahon by the margin of a single ace. He led his more experienced rival at 5—1, and later at 12—5 in this game, but the latter put through one keen placement after another at this juncture, and eventually set the count at 14. His fine rally did not carry him quite far enough, however, and Coulter won at 17—16. In the second game, too, Coulter looked dangerous for a time, leading at 6—4, but Mahon passed him, latter 8—all had been called, and did not drop another point for the remainder of the match, winning the third and rubber game at love. Coulter tired perceptibly under the strenuousness of the battle.

Murray Taylor and Kimbel, the latter being a former Columbia basket ball player, a member of the famous Blue and White all-America five, divided the honors in their first two games of a nip-and-tuck struggle, but Taylor outpaced opponent in the finals, hitting the ball on a number of occasions in such wise that Kimbel was barely able to get a racquet on it. Taylor's service earned him no less than five aces in the third game. He had an uncanny habit on service of making the ball hug the wall like a coat of paint. Taylor led the Columbia man at 11—2 in this game, but Kimbel made a fine run-up to 13—10. The Harvard man then ran the game out and scored the match point on a service ace that Kimbel was unable to pick off the wall.

Blagden Wins Impressive Victory.

Blagden, the old Crimson football star, played his first game for the Harvard Club this season and turned in an impressive victory over Burt in straight games, 15—4, 15—5. Blagden used to play a strong game of squash, but has been out of tournament play for the last three years. He made a highly satisfactory comeback. Whitlock won an easy match for Harvard, and Simmons and Putnam did yeoman service for the Blue and White.

Yale's victory over the Princeton Club was unexpectedly one-sided. Coward, Trounstine, Roome, Martin and Bradford won for the Elis in straight games. Joseph Walker had greater trouble vanquishing Cromwell, 15—12, 12—15, 15—7, while Victor and George A. Walker, Jr., engaged in a hammer-and-tongs duel before the Yale man emerged with the necessary points. The scores were 10—15, 15—12, 15—12. Walker has been unlucky this season, losing all of his matches by the narrowest of margins.

In the D. K. E.-Army and Navy match, W. W. Taylor defeated Carnochan with ease in straight games, but Jenkins was hard pressed to overcome Geoffrey Taylor's speed and accuracy. Jenkins won, 7—15, 15—10, 15—9. The D. K. E. Club has but a single court, which necessitates carrying the match over two or more days.

The summaries:

Columbia Club 4, Harvard Club 3.

F. S. Whitlock, Harvard, defeated F. W. Chambers, Columbia, 15—3, 15—4; Murray Taylor, Harvard, defeated, W. A. Kimbel, Columbia, 15—11, 6—15, 15—10; A. C. Scott, Columbia, defeated F. S. Ritchie, Harvard, 7—15, 15—7, 15—10; F. M. Blagden, Harvard, defeated H. R. Burt, Columbia, 15—7, 15—3; F. N. Simmons Jr., Columbia, defeated E. H. Hemenway, Harvard, 15—10, 15—11; R. V. Mahon, Columbia, defeated C. J. Coulter, Harvard, 16—17, 15—6, 15—0; W. H. Putnam, Columbia, defeated David Duncan, Harvard, 15—10, 15—12.

Yale Club 7, Princeton Club 0.

T. R. Coward, Yale, defeated Basil Harris, Princeton, 15—11, 15—10; J. F. Trounstine, Yale, defeated R. H. Monks, Princeton, 15—6, 15—5; Joseph Walker 3d, Yale, defeated Jarvis Cromwell, Princeton, 15—12, 12—15, 15—7; Reginald Roome, Yale, defeated Robert Piel, Princeton, 15—4, 15—0; Clyde Martin, Yale, defeated A. M. Kidder, Princeton, 17—14, 15—7; J. A. Victor, Yale, defeated George A. Walker Jr., Columbia, 10—15, 15—12, 15—12; Lindsay Bradford, Yale, defeated G. M. Dennison, Princeton, 15—2, 15—2.

D. K. E. vs. Army and Navy Club (Unfinished).

F. Jenkins, D. K. E., defeated Geoffrey Taylor, Army and Navy, 7—15, 15—10, 15—9; W. W. Taylor, D. K. E., defeated T. Carnochan, Army and Navy, 15—4, 15—1.

YALE ELECTS ALDRICH.

Star Halfback to Lead Eli's Football Team During 1921 Season.

NEW HAVEN, Conn., Nov. 23.—Malcolm P. Aldrich of Fall River, Mass., was elected captain of the Yale football team for 1921 at the annual football dinner tonight. Aldrich played halfback on the Eli eleven the last two years, and is a member of the junior class in Yale College.

Norris B. Gaddess of Washington, D. C., was elected football manager for 1921.

EVANDER CHILDS VICTOR.

Rifle Team Wins Schoolboys' Indoor Sub-Target Championship.

Evander Childs High School rifle team captured the indoor sub-target championship title for 1919 yesterday when it outscored the shooters of Manual Training High School and Eastern District High School on the Bushwick High School range, in a match postponed from last Winter. The Bronx lads emerged with a score of 262 points out of a possible 280. Eastern District was second with 253 points and Manual Training finished third with 242.

Captain Herbert of the victorious team scored the only perfect tally of the day when he shot a string of 95 hits. No member of the Evander Childs aggregation shot less than 13.

Major and Minor Leagues Plan New National Agreement

CHICAGO, Nov. 23.—Plans for a new national agreement between the major and minor leagues will be perfected at a joint meeting of the major and minor leagues committee to be held in New York Dec. 10, President Hickey of the American Association was advised today.

LANDIS WILL BEGIN DUTIES THIS WEEK

Will Probably Have to Wrestle First With Problem of White Sox Prize Money.

Special to The New York Times.

CHICAGO, Nov. 23.—As the supreme head of organized baseball in the United States, Federal Judge Kenesaw M. Landis will take up active work in connection with his new position this week, and the records of the old National Commission have been transferred from Cincinnati in preparation for the opening of the Judge's office. Probably the first case he will settle will be that of the White Sox prize money for the 1920 world's series.

Opposition has arisen in connection with the proposal to exclude from a share in the money the seven former White Sox players now under indictment for participation in the "throwing" of the 1919 series. The seven played with the 1920 White Sox until the confessions of Cicotte and Joe Jackson, which led to their definite suspension, just before the closing series of the season. The prize money remains in the hands of two members of the old National Commission, and the remaining members of the 1920 White Sox have voted to split it into sixteen and a half shares, making about $900 each and excluding the seven suspended players.

Comiskey, with a war chest bulging with money, is out to buy the best players available to rebuild his White Sox machine. Urban Faber sent in his signed contract today and will receive a substantial increase in salary for the next two seasons. The Sox hope to buy Joe Dugan from Connie Mack, and the team will be in fairly good shape if this flashy third baseman is added to the staff. Gleason also needs a shortstop. Reports have it that Heilman of Detroit may come to the Sox. Comiskey and Gleason are after a number of promising athletes, but they will have to act quickly and unbuckle the old money belt to get them.

There are mighty few chirps from the holdout camp this season. It is thought all the stars will get back into line, now that the grand old game is under new management.

Governor Ritchie to See Game.

Governor Albert C. Ritchie of Maryland will be a spectator at the Army-Navy game at the Polo Grounds Saturday, according to an announcement made yesterday by the New York National League Baseball Club.

FORDHAM IS READY FOR FINAL BATTLE

Maroon Looking for Hard-Fought Game With Holy Cross Team Tomorrow.

Fordham held the final practice of the year yesterday afternoon and was handicapped by a steady mist and a slippery field. The Maroon squad leaves for Worcester today for the big battle of the year with Holy Cross tomorrow afternoon.

Coach Dumos ordered secret practice yesterday. Most of the workout consisted of signal drills, in which the Maroon athletes rehearsed for the last time the attack which they plan to spring against Holy Cross. The session wound up with a "dummy scrimmage," in which the scrub was called upon to use the type of play which the Bay Staters are expected to employ.

Fordham will encounter a real football team in the Purple eleven. The Worcester outfit startled gridiron observers a few weeks ago by defeating the Syracuse team, and earlier in the season it prevented Harvard from scoring a touchdown, holding the Crimson to a single field goal.

However, the Maroon athletes are confident that they will give a good account of themselves in their battle with their New England rivals. They have shown a vast improvement in the last few weeks over the form they displayed earlier in the season.

Practically the same team that started against Muhlenberg last Saturday will face the New Englanders tomorrow. Healy and Fitzpatrick will hold down the ends, Fallon and Vergara will play tackles, Moran and Fogarty will line up at guard and Gorman will do the passing at centre. The backfield will consist of Noonan, quarterback; Meyers and Kearns, halfbacks, and Gately, fullback. Besides these men Halloran and Miller, halfback and centre, respectively, are sure to break into the contest before the final whistle blows.

DEFEAT UPSETS PLANS.

Scott H. S. Calls Off Negotiations for Intersectional Games.

TOLEDO, Ohio, Nov. 23.—Negotiations that were pending on the part of officials of Scott High School for intersectional football games with Newton and Haverhill of Massachusetts and with Los Angeles have been called off, according to announcement made by Fred L. Siebert, Scott Faculty manager, to-day. The cancellation resulted from Scott's defeat at the hands of East Tech of Cleveland here last Saturday, the first time Scott, the intersectional title claimant, had been defeated in three years. It was planned to play an Eastern team here on Dec. 4, and, if victorious, make the trip to the Coast for a game on Christmas Day.

U. S. Women Lose Again at Hockey.

LONDON, Nov. 23.—The American women's hockey team from Philadelphia played the final game of its tour at Richmond today, losing to the All-England eleven by 16 goals to 0.

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FINANCIAL MARKETS

Reaction in Stocks and Foreign Exchange—Call Money 6 Per Cent.

Most of yesterday's financial markets moved in the opposite direction from the day before, declining where they had been advancing. The wheat market also changed its course, but in that case replacing Monday's rapid downward movement by a 9-cent recovery. On the stock market, without any change in the general situation or in the character of the news, the vigorous advances of Monday were followed yesterday by a decline which affected pretty much all stocks on the list. The movement had rather plainly the earmarks of a professional attack on prices; though it may have been emphasized through sales by some of Monday's speculative buyers, with a view to taking quick profits. The decline did not begin with the opening; early prices in numerous important stocks were a full point above Monday's closing, with still larger gains in one or two industrials. Under the subsequent selling pressure, declines from the earlier high prices ranged from 2 to 6 points. The market, notwithstanding some irregular recoveries, ended generally at a lower level than the day before.

The day's reaction in prices began with the railway shares, of which New Haven in particular declined slightly more than 6 points. While this was occurring the speculative fraternity laid great stress on the language of counsel for the New England railways in the hearing before the Interstate Commerce Commission, in regard to readjustment of through rates as between railways east and west of the Hudson River. The application of the New England lines for a more liberal allotment of the proceeds of the through traffic would usually impress people as a largely technical matter. But counsel had seen fit to support their argument by explaining to the commission that the September income of the companies was not sufficient to meet their urgent requirements and that, without relief of some sort to the New England roads, "all or most of them will very shortly be driven into receiverships."

We shall doubtless hear much of this kind of prophecy in the near future, not only because (as every one now admits) the September and October net earnings cannot possibly measure the actual productiveness of the new rates, but because the results of those rates were bound in any case to be more or less a matter of conjecture. Of a succession of railway bankruptcies and receiverships, however, there is no reasonable prospect. Lawyers striving to obtain concessions for their client companies are not apt to investigate such a situation in the way an investment banker would do. The points to keep steadily in mind in all the controversy which will surround these questions are that the Railway act of last February instructs the commission to grant rates which will yield in the aggregate, as nearly as may be, that per cent." Unless a railway company is hopelessly insolvent on the face of things, this is reasonable assurance that it will be allowed to make a living.

The course of yesterday's money market showed that the marking down of rates on Monday had been a bit rapid. Call money loaned at 6 per cent. all day, and while concessions were made in the rate for time loans on stock collateral, the progressive reduction which had been predicted the day before was only gradual. Nevertheless, it is difficult to see any other outcome of the greatly slackened demand from the Stock Exchange, after the prolonged fall in prices, except substantially lower rates at a comparatively early date. The sterling market, like the stock market, reversed its movement yesterday, the rate declining 3½ cents from Monday's high and last quotation. Silver bullion, on the other hand, fell to a still lower level in the New York market. It should be observed that the low New York price is partly a consequence of the fall in sterling. The London price is even now more than threepence per ounce above the year's low mark of June 15, and London is still the world's real silver market. But demand sterling was quoted at $3.94 on that date and stands at only $3.53 today; which naturally amounts to an additional heavy depreciation in the New York market for any product whose price is fixed at London.

MONEY.

TUESDAY, NOV. 23.

Most of the divisions of the money market yesterday displayed marked ease. Call money, which had been to 5 per cent. on Monday afternoon, opened and renewed at 6 per cent., which was 1 per cent. below the preceding day's renewal and the first time call loans had been renewed at 6 per cent. since June 7. Time collateral loans also moved down briskly, with quotations for all maturities for both mixed and all-industrial loans at least ¼ per cent. below what they have been recently. The supply of available funds, as might be supposed under such circumstances, was abundant and at the close of business it was said that there were many unlendable dollars in Wall Street.

Call Loans.

Renewal.	High.	Low.	Last.	Monday's last.
6	6	6	6	5

Time Loans.

Mixed collaterals, 60 days.	7½@8	90 days, 6; 4, 5 and 6 months	7 @7½
All industrial collateral, 60-90 days,	7½@7½; 4, 5 and 6 months	7½@7½	

Commercial Paper.

Best names, 3 to 6 months	8
Other names, 3 to 6 months	8 @8½

Discount Rates, Federal Reserve Bank.

Commercial paper, 15 days, 7; 16 to 90 days	6
Liberty bonds and Victory notes, 15 days, 6; 16 to 90 days	6
Bankers' acceptances, 15 to 90 days	6

Open Market Rates.

Prime eligible acceptances, on call	8
Eligible for rediscount with Reserve Bank, 60 to 90 days	6½@6¾
Non-member and private bankers, eligible, 60 to 90 days	6½@6¾
Not eligible, 60 to 90 days	8 @7½

London Market.

Money on London market Monday unchanged at 5½ per cent.; short bills unchanged at 6 12-16@6⅝ per cent.; three months' bill unchanged at 6 11-16 per cent. Gold bullion on the open London market was unchanged at 113s 10d per fine ounce; Mint parity, 85s.

Clearing House Exchanges.

Tuesday's exchange of checks at the New York Clearing House, $933,207,419; balances, $68,358,776; United States Subtreasury debit balance, $1,080,146; Federal Reserve Bank's credit balance, $56,336,570. Exchanges for the same day a year ago, $1,043,671,802.

SOME EXCHANGE RATES DECLINE, OTHERS RISE

Sterling Reacts 3⅜ Cents at Same Time That Central European Prices Are Firm.

A reactionary tendency appeared early yesterday in the foreign exchanges, but the movement made principal progress in case of sterling, francs, lire and marks. Some of the Continental rates moved forward. Sterling sight drafts, after selling as high as 3.51¾ reacted to 3.40⅜ for a net decline of 3⅜ cents. Francs from 6.26 sagged to 6.19 at the end of the day. The quotations of Central and Southeastern Europe, except marks, which ended at 1.49 compared with a high price of 1.65 cents each, were steady. Chinese quotations continued to decline.

TUESDAY, NOV. 23, 1920.

Range of Rates, Sight Exchange.

	High.	Low.	Final.	Monday's Final.
LONDON	3.51¾	3.40⅜	3.40⅜	3.58¾
PARIS	6.26	6.17	6.19	6.24
ROME	3.94	3.84	3.84	3.89
AMSTERDAM	39.65	39.60	39.60	39.65
BERLIN	1.65	1.45	1.49	1.57½
MADRID	19.53	19.33	19.53	19.50

CLOSING RATES.

Parity of exchange is given as reported by the U. S. Mint, except in countries with a silver standard, where parity fluctuates with the price of silver.

Europe.

	Tuesday.	Week Ago.	Year Ago.
STERLING—Par $4.8665 per sovereign.			
Demand	3.40⅜	3.43⅜	4.04¾
Cables	3.50¾	3.43¾	4.05¾
Com., 60 days	3.43	3.37⅜	3.99⅜
Com., 90 days	3.43⅜	3.35½	3.97⅛
FRANCE—Par 19.3 cents per franc.			
Demand	6.19	6.00	10.39
Cables	6.20	5.91	10.51
ITALY—Par 19.3 cents per lira.			
Demand	3.84	3.86	6.35
Cables	3.85	3.87	6.37
BELGIUM—Par 19.3 cents per franc.			
Demand	6.56	6.34	10.99
Cables	6.57	6.25	11.01
GERMANY—Par 23.8 cents per mark.			
Demand	1.49¼	1.38	2.50
Cables	1.49	1.38½	2.51
AUSTRIA—Par 20.3 cents per crown.			
Demand	.13½	.12½	.20
Cables	.13¾	.12¾	.40
CZECHOSLOVAKIA—Par 20.3 cents per crown.			
Demand	1.33	1.17	1.85
Cables	1.35	1.18	1.95
DENMARK—Par 26.8 cents per krone.			
Demand	12.80	12.25	20.30
Cables	12.85	12.50	20.45
FINLAND—Par 19.3 cents per finmark.			
Demand	2.21	2.21	3.55
Cables	2.22	2.21	3.65
GREECE—Par 19.3 cents per drachma.			
Demand	9.05	9.10	17.42
Cables	9.00	9.15	17.50
HOLLAND—Par 40.2 cents per florin.			
Demand	39.60	39.90	37.6875
Cables	39.70	39.90	37.875
HUNGARY—Par 20.3 cents per crown.			
Demand	.22	.15¾	..
Cables	.24	.19	..
JUGOSLAVIA—Par 20.3 cents per crown.			
Demand	.85	.78	1.20
Cables	.86	.77	1.80

Europe.

	Tuesday.	Week Ago.	Year Ago.
NORWAY—Par 26.8 cents per krone.			
Demand	19.75	18.25	21.50
Cables	19.80	18.30	22.00
POLAND—Par 23.8 cents per mark.			
Demand	.24	.23	1.85
Cables	.25	.23	1.95
RUMANIA—Par 19.3 cents per leu.			
Demand	1.55	1.44	3.80
Cables	1.60	1.46	3.65
SERBIA; Belgrade—Par 19.3 cents per franc.			
Demand	3.85	2.95	5.00
Cables	3.90	3.00	5.10
SPAIN—Par 19.3 cents per peseta.			
Demand	13.33	13.56	19.95
Cables	13.55	12.80	20.10
SWEDEN—Par 26.8 cents per krone.			
Demand	19.45	19.00	22.85
Cables	19.50	19.05	22.90
SWITZERLAND—Par 19.3 cents per franc.			
Demand	15.75	15.37	16.15
Cables	15.75	15.60	16.17

Far East.

CHINA—Cents per silver dollar for Hongkong; per tael for Shanghai and Peking.			
Hongkong, demand	65.00	66.50	106.00
Hongkong, cables	65.10	66.60	106.50
Peking, demand	92.00	86.50	172.00
Shanghai, demand	85.50	89.00	160.00
Shanghai, cables	85.60	89.50	160.50
INDIA—Calcutta: Cents per rupee, stabilized at one-tenth of a pound sterling.			
Demand	30.00	30.00	44.50
Cables	30.25	30.25	44.625
PHILIPPINE ISLANDS—Manila: Par 50 cents per silver peso.			
Demand	46.25	46.50	49.00
Cables	46.50	47.00	49.25
JAVA—Par 40.2 cents per florin.			
Demand	....	32.50	....
JAPAN—Par 49.8 cents per yen.			
Demand	50.25	50.50	50.50
Cables	50.50	50.75	50.75

South America.

ARGENTINA—Par 42.44c per Arg. paper del.			
Demand	33.50	33.00	43.15
Cables	33.625	33.125	43.25
BRAZIL—Par 32.46 cents per paper milrei.			
Demand	16.525	16.125	28.50
Cables	16.60	16.25	28.625

Canada.

MONTREAL—Par 100c per Canadian dollar.			
Demand	.89	89.1	96.4

Russian Currency.

Prices for pre-revolution Russian ruble notes were as follows: Par, 51.40 cents per ruble.

	Bid.	Asked.
100-ruble notes, per ruble	.20	.30
500-ruble notes, per ruble	.10	.30

METAL MARKET REPORT.

These prices were quoted on the local Metal Exchange yesterday:

	Yesterday. Bid.	Asked.	Monday. Bid.	Asked.
Antimony	5.75	6.00	5.87½	6.12
Quicksilver	$60.00		$60.00	
Aluminium	37.50	38.50	37.50	38.50
Iron, No. 2X Silicon	..	48.50	..	46.50

Electrolytic copper was quoted in the open market at 14¼c. 30 days.

London quotations were:

	Yesterday. £ s. d.			Monday. £ s. d.		
Copper, spot	78	10	0	78	10	0
Copper, futures	79	0	0	79	0	0
Tin, spot	220	15	0	221	0	0
Tin, futures	224	15	0	224	0	0
Spelter, spot	22	10	0	22	10	0
Spelter, futures	24	17	6	24	17	0
Lead, spot	29	0	0	29	15	0
Lead, futures	29	0	0	29	15	0

SUBSCRIPTION RIGHTS.

	Rights Expire.	Yesterday's Bid.	Yesterday's Ask.	Monday's Bid.	Monday's Ask.
Commonw'th Edison	Dec. 1	¼	⅜	¼	⅜
Consol. Textile	Dec. 7	..	⅛	..	⅛
General Electric	Jan. 15	3½	3¾	3¾	3⅞
Goldwyn Picture	Jan. 15	..	⅛	..	⅛
Home Insurance	..	163	173	163	173
Land's, Friary & Clark	Dec. 20	3½	4¼	3½	3⅝
Shaw (W. W.)	..	19½	20	19½	..

NEW YORK STOCK EXCHANGE TRANSACTIONS.

TUESDAY, NOV. 23, 1920.

Day's Sales.	Monday.	Saturday.	A Year Ago.	Two Years Ago.	Year to Date.	Same Period 1919.	1918.	1917.
1,113,408	1,116,895	589,300	1,022,680	635,929	197,114,601½	285,275,352	129,748,477	171,061,888

Closing Bid.	Closing Ask.	Sales.		First.	High.	Low.	Last.	Net Chge.
19	20	1,200	Advance Rumely	20	20	19	19½	+ ¼
50¾	53	400	Do pf	50	50	50	50	+ ¼
33	34	900	Ajax Rubber	34½	34½	33½	33¾	+1
1¼	1⅜	1,300	Alaska Gold Mines	1⅜	1⅜	1⅜	1⅜	+ ⅛
1⅜	1½	700	Alaska Juneau	1½	1½	1½	1½	....
52⅜	53	5,100	Allied Ch. & Dye	55	55	51⅝	52¾	+1½
88	89	100	Do pf. w. i.	89½	89½	89½	89½	+ ½
30	30¼	1,200	Allis-Chalmers Mfg	31¼	31¾	30	30	+ ½
69	69¾	700	Am. Ag. Chemical	69¾	69¾	69¾	69¾	....
51	52	400	Do pf	52	52	51½	51½	- ½
54¼	56	700	Am. Beet Sugar	54¾	54¾	54¼	54¾	- ⅛
67¼	67¾	900	Am. Bosch Mag	68	68	67	68	- ⅛
26¼	27	5,900	American Can	25	25	25	26¾	+ ⅛
70	72	400	Do pf	70	70¼	70	70¼	+1
122¼	124½	5,300	Am. Car & Fdy	124½	126¾	122¾	123¾	- ¾
108	110¼	200	Do pf	107¾	108	107¾	108	+1
22½	23	1,500	Am. Cotton Oil	22	23¼	21¾	23	+1
7⅛	7⅞	1,700	Am. Drug. Synd	7⅞	7⅞	7⅞	7⅞	....
121	123	300	American Express	120	122	120	122½	+1
8	8¼	300	Am. Hide & Leath	8	8⅜	8	8¼	....
46½	47½	1,300	Do pf	49	49	47¾	47¾	- ¾
40	41	800	American Ice	39	41	39	40¾	+ ⅝
55	58	200	Do pf	57	58	57	58	+ ⅝
43¾	44	8,000	Am. International	45¾	45¾	43¾	43¾	- 1¼
55⅝	56½	1,400	Am. Linseed	55⅞	56	55⅝	56	+ ⅛
95	96	100	Do pf	96	96	96	96	+ ⅛
84¾	86	3,000	Am. Locomotive	86	86	84¾	84¾	- 1¼
22	24½	100	Am. Malt & Grain	23	23	23	23	+1
9⅞	10	2,000	Am. Safety Razor	11	11	10	10	- ⅛
12½	12⅝	2,800	Am. Ship & Com	13	13	12⅝	12⅝	- ⅛
46¾	46⅞	3,800	Am. Smelt. & Ref	47	47	46¾	46¾	- ¼
87	88	300	Do pf	86¾	87¼	86¾	87¼	+ ⅜
104½	107	100	American Snuff	105	105	105	105	....
30¾	31	2,400	Am. Steel Found	31	31⅝	30¾	31	+ ⅜
95½	96	5,300	Am. Sugar Ref	97	97	94½	96	+1½
102¼	103	100	Do pf	103	103	103	103	+ ⅛
76¾	78	1,500	Am. Sumatra Tob	77	77½	75¾	76¾	+1⅛
89¾	90	1,400	Am. Tel. & Tel	90¾	98⅜	98⅜	....	- ⅛
117	119	1,700	Amer. Tobacco	119	120	115¾	118	-1
115	117	2,100	Do, Class B	117	117¾	114	114	-1
90¼	90½	100	Do pf	90¼	90¼	90¼	90¼	+ ⅛
66½	67	9,900	American Woolen	66½	69	65¾	66¾	- ¾
41¼	42	200	Am. Writ. P. pf	42	42	41¾	41¾	+1¼
7½	8	100	Am. Zinc, L. & S	8	8	8	8	....
..	..	900	Do pf	32¾	33	32½	33	- ½
..	41	8,700	Anaconda Copper	42¼	42¾	40¾	41¾	- ¼
21½	24	400	Asso. Dry Goods	23¾	23¾	21	21	- 2½
..	42	300	Do 2d pf	45¾	45¾	45¾	45¾	- 4¾
84	84¾	3,200	At., T. & S. F	86	86	84½	84½	- ½
77	77½	1,600	Do pf	77¼	77¾	76½	77¾	- ½
7	7¼	700	Atl., Birm. & At	7⅜	7⅜	7	7	- ⅛
90	93	200	Atlantic Coast Line	91¾	91¾	91¼	91¾	+2½
12¾	14	100	Atlantic Fruit	11½	11½	11½	11½	....
110	111	4,300	Atl., Gulf & W. I	112	112¼	109	110	-1½
103	104	300	Atlantic Ref. pf	105	105	104	104	-1½
18⅝	20	100	Atlas Tack	19¾	19¾	19¼	19¼	+ ⅛
70	75	100	Austin, Nichols pf	70½	70½	70½	70½	-1½
96½	96⅞	31,500	Baldwin Loco	99	99½	96¾	97¼	-1½
39½	39¾	5,100	Baltimore & Ohio	41	41¾	39	39	- ¾
49½	50¼	700	Balt. & Ohio pf	50¼	50¾	49½	49½	- ¾
22	25	100	Barnet Leather	25	25	25	25	....
35	38¼	100	Barnsdall, Class B	36	38	36	36	-1
117	119½	1,700	Barrett Co	115	117	115	117	+1½
..	..	900	Do Ch. Con. c. of d	115	115¼	115	115¼	+6¾
⅞	1	100	Batopilas Mining	⅞	⅞	⅞	⅞	....
3	3¼	400	Bethlehem Motors	3¾	3¾	3¼	3¼	- ⅛
56	56¾	11,800	Beth. Steel, Class B	58	58	55¾	56¼	- ⅜
102	104	600	Beth. Steel 8% pf	102	102	101¼	101¼	- ¾
4	5	1,200	Booth Fisheries	4¾	4¾	4¾	4¾	....
12½	12⅝	500	Brook. Rapid Tran	13	13	12¾	12¾	....
7½	8	500	B. R. T. ctfs. of dep	7⅝	7⅝	7⅝	7⅝	....
5	6	100	Brunswick Ry. & L	5	5	5	5	....
87	88	600	Burns Brothers	89¾	89¾	87¼	87¼	+1½
5	5½	2,200	Butte Cop. & Zinc	5	5⅝	5	5⅛	+ ⅛
11¾	12¼	900	Butte & Superior	12½	12¾	11¾	11¾	+ ⅛
10⅜	11	800	Butterick Co	10⅝	10⅝	10⅜	10⅜	+ ⅛
15	15½	1,000	Caddo Cent. O. & R	15⅞	15⅞	15	15	- ⅛
63½	..	900	Cal. Packing	64¼	64¼	64	64	- ⅛
20½	20½	1,900	Cal. Petroleum	21	21	20½	20½	+ ⅛
65½	67½	100	Cal. Petroleum pf	65⅝	65⅝	65⅝	65⅝	+2½
117½	118	4,000	Canadian Pacific	118⅝	118⅝	117½	117⅝	- ⅝
38⅝	39¼	3,440	Central Leather Co	39⅝	39⅞	38⅝	38⅝	- ¾
98½	99	140	Central Leather pf	91	91	91	91	-1
32¾	32¾	1,000	Cerro de Pasco Cop	32⅝	32¾	32	32⅜	+ ⅛
76½	77	3,200	Chandler Motor	78¾	79½	77	77	- ½
64	64¾	1,300	Chesapeake & Ohio	65½	65⅞	64½	64½	- ½
8	10	232	C. & E. Ill. eq. t. r	8¾	8¾	8¾	8¾	....
9¼	9¾	800	Chi. Great Western	9⅝	9⅝	9⅝	9⅝	- ⅛
23	23½	400	Chi. Gt. Western pf	24¼	24¼	23½	23½	- ⅝
24½	24¾	5,300	Chi., M. & St. Paul	36½	36¾	34	34½	-1⅞
53	53½	5,100	Chi., M. & St. P. pf	54¾	54¾	52¾	53½	-1
77½	79	400	Chi. & Northwest	78¾	79	77¾	77¾	- ¾
30¾	31	3,100	Chi., R. I. & Pac	32⅜	32½	30¾	31	- ⅛
67	68	100	Chi. R. I. & P. 6% pf	68	68	68	68	-2½
12¼	12¾	3,400	Chile Copper	12¾	12¾	12¼	12¾	- ⅛
20¾	21	2,300	Chino Copper	21¼	21½	20¾	20¾	+ ⅛
45	52	100	C., C., C. & St. L	50	50	50	50	+1½
..	..	100	Cluett-Peabody pf	86¾	86¾	86¾	86¾	- ¼
23	23¼	6,500	Coca-Cola	24	24	23½	23½	- ¼
30	33	400	Col. Fuel & Iron	29¾	30	30	30	+1½
56¾	56¼	700	Colum. Gas & Elec	56¾	56½	55¾	56	- ¼
14¾	14⅝	9,800	Columbia Grapho	14½	15½	14⅜	14⅜	+ ⅛
65	73½	300	Colum. Grapho. pf	73	73	73	73	-1
59	60	200	Con. Cigar	57	60	57	60	+6
82¾	83	1,000	Con. Gas	82½	82½	82¼	82¼	- ⅜
7¼	7½	300	Con. Int. Cal. Min	7¼	7¼	7¼	7¼	....
20½	20½	1,900	Con. Textile	20¾	20¾	20¼	20¼	- ¼
62¾	63	1,000	Continental Can	62	62¼	61¾	62¼	+ ¼
6¼	6¾	2,100	Continental Candy	6¾	6¾	6½	6½	- ¼
72¾	73¼	12,700	Corn Prod. Refin	74¾	74¾	72¾	73¼	- ¼
99	100	100	Corn Prod. Ref. pf	99¾	99¾	99¾	99¾	+ ¼
24	25	1,900	Cosden & Co	25¼	25¼	24½	24½	- ¾
94	94¼	22,300	Crucible Steel	96¼	100	95¾	96	+ ¼
85	91	200	Crucible Steel pf	85¾	85¾	85¾	85¾	- ¼
24½	25	4,900	Cuba Cane Sugar	27	27½	24½	25	-1
60	60	1,800	Cuba Cane Sugar pf	68	69¾	68	68½	+1½
31	32	1,000	Cuban Am. Sugar	34½	34½	31¾	31¾	- ¾
226	229	100	Del., Lack. & West	225	225	225	225	+1
..	⅝	100	Denver & Rio G	⅝	⅝	⅝	⅝	....
..	..	2,800	Den. & Rio G. pf	¾	¾	¾	¾	+ ⅛
..	..	200	Dome Mines	11¾	11¾	11¾	11¾	....
..	..	300	Elk Horn Coal	17	17	17	17	+ ⅛
..	..	400	Endicott-Johnson	59¾	59¾	59¾	59¾	+ ⅛
15½	16	5,800	Erie	16⅜	16⅝	15¾	15¾	- ⅛
23½	23¾	2,500	Erie 1st pf	24¼	24¼	23	23	-1½
..	..	500	Erie 2d pf	17¾	17¾	17	17	+ ⅛
55	56	5,200	Famous Play.-Las	55	56½	54	55½	+1⅝
77¾	78	1,500	Fam. Play.-L. pf	75	78	75	78	+ ¼
31½	31¾	..	Fed. M. & S. pf	31½	31¾	31¾	31¾	+ ¼
93	94½	400	Fisher Body	94½	95¼	92¾	93¾	+10¼
15	15¾	4,200	Fisk Rubber	14¾	15½	14¾	15	+ ¼
17¾	17¾	700	Freeport-Texas	17¾	17¾	17	17⅜	+ ⅛
..	4	1,600	Gaston, Wm. & W	4¼	4¼	4	4	....
..	..	200	General Chem. Chem Con. c of d	128	128	128	128	....
57¾	58	500	General Cigar	57¾	58	57¾	58	+1¾
92¾	93	50	General C. deb. pf	92¾	92¾	92¾	92¾	....
130	131	3,800	General Electric	130	131	126¾	127¾	+ ⅝
16¾	17	100,700	General Motors	16¾	17⅜	16¾	16¾	+ ⅛
67¼	68	600	General M. 7% deb	67¼	68	67	67	+1½
74	75	700	General M. 7% deb	75	75	73	73	+2½
43¾	44	2,000	Goodrich (B.F.) Co	43¾	43¾	43¼	43¼	- ⅜
78	80½	400	Goodrich pf	80	80	79½	79½	- ½
20	21	100	Granby Con	21¾	21¾	21¼	21¼	- ½
12½	13	200	Gray & Davis	12⅞	13	12⅝	13	+1
82¾	83¼	5,800	Great Northern pf	82¾	82¾	80¾	80¾	- ½
31½	31¾	400	Gt. N. ctfs. for O.P	31½	31½	31½	31½	+ ¼
22¾	23	400	Greene-Can. Cop	22¾	22¾	22¾	23	+1
15⅞	16	100	Guantanamo Sugar	15⅞	15⅞	15⅞	15⅞	+ ⅜
11½	11¾	100	Gulf, Mob. & North	11½	11½	11½	11½	+ ⅜
25¼	25¾	100	Gulf, Mob. & N. pf	25¼	25¼	25¼	25¼	+ ⅜
61	61	1,500	Haskell & Barker	61	61	59¾	60¼	- ⅝
80	80	300	Hendee Mfg	80	80	79½	79½	....
17¾	17¾	100	Homestake Mining	17¾	17¾	17½	17½	- ¼
51½	51¾	100	Houston Oil	51¾	51¾	51¾	51¾	....
87¾	87¾	2,200	Hupp Motor Car	87¾	87¾	81	84½	+ ½
11¾	11¾	400	Hydraulic Steel	11¾	11¾	11¾	11¾	- ⅛
25	26	100	Illinois Central	25	25	25	25	-1
8¾	9	100	Indiahoma Ref	8¾	9¼	8¾	8¾	....
35¾	36	2,200	Inspiration Copper	35¾	36	34½	34½	- ¾
4	5	200	Interborough Con	5	5	4¾	5	....
13¾	14	700	Do pf	13¾	13¾	13¾	13¾	- ¼
15⅜	15⅝	900	Int. Agricultural	15⅜	15⅝	15	15	- ⅛
63	63¾	2,200	Do pf	63	63¾	61¾	62¾	+ ¼
96¼	96¾	2,400	Int. Harvester, new	96¼	96¾	94	94	- ¾
14	14½	2,600	Int. Mer

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PLAN $100,000,000 ISSUE.

Western Pacific Railroad Announces Program of Reorganization.

SALT LAKE CITY, Nov. 23.—The complete plan of reorganization, involving the immediate expenditure of several million dollars in improvements and the issuance of more than $100,000,000 in common and preferred stock for the Western Pacific Railroad Company, which on Saturday acquired the Denver & Rio Grande Railroad, is set forth in a report filed with the Public Utilities Commission of Utah.

The report states that a new company, involving various holding corporations, will authorize the issue of 1,000,000 shares of common stock without par value and 1,000,000 shares of preferred stock at a par value of $100 per share bearing 7 per cent. interest. The preferred stock is redeemable at the option of the company at par at any time prior to Jan. 1, 1926, and thereafter at $110 per share.

The report further says that the Western Pacific is to furnish $12,000,000 cash, receiving one share for each $100 paid in.

FOREIGN STOCK MARKETS.

Prices Move Irregularly at London. Lower at Paris.

LONDON, Nov. 23.—Old 2½ per cent. consols, ⅛ higher at 44⅜; British 5 per cent. war loan, 83¼; 4½ per cent. war loan, 79½, both unchanged.

Rand mines unchanged at 2⅝; De Beers Mining, ⅛ lower at 14⅜.

PARIS, Nov. 23.—Prices were stronger on the Bourse today. Three per cent. rentes, 5 centimes lower at 55 francs; 5 per cent. war loan unchanged at 85 francs 30 centimes.

Exchange on London, 1 centime lower at 56 francs 80 centimes per sovereign; American dollars, 16 francs 9½ centimes, against 16 francs 24 centimes yesterday.

Stock Speculation at Berlin.

European reports of the movement of prices on the Berlin Stock Exchange state that in the third week of October the sum of the prices of thirty-five typical stocks was 15,052, as against 14,423 a week before and 9,557 at the low point of the decline last May.

Somebody Has To Pay For What Hospitals Do For Nothing

75,000 Hospital patients a year in New York City are too poor to pay for their care.

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BONDS ON STOCK EXCHANGE

TUESDAY, NOV. 23, 1920.

	1920.	1919.	1918.
Day's sales	$14,806,550	$22,558,000	$14,241,000
Year to date	3,328,205,100	3,017,080,250	1,678,353,500

GOVERNMENT WAR LOANS.

Sales $1,000.	Issue.	Open.	High.	Low.	Last.	Net Ch'ge.	Closing Bid.	Closing Asked.	Yield.
851	—Liberty 3½s, 1932-'47	92.26	92.80	92.26	92.70	+ .52	92.70	92.78	3.96
1	—Liberty 3½s, Reg	92.30	92.30	92.30	92.30	+ .40			
9	—Liberty 1st 4s, 1932-'47	87.50	87.58	87.50	87.50	+ .40	87.40	87.50	4.86
33	—Liberty 2d 4s, 1927-'42	86.36	86.90	86.36	86.40	+ .20	87.00	87.20	5.02
251	—Liberty 1st con. 4½s, 1932-'47	87.04	87.98	87.04	87.50	+ .60	87.50	87.70	5.10
4	—Liberty 1st con. 4½s, Reg	87.36	87.36	87.36	87.36				
2,689½	—Liberty 2d con. 4½s, 1927-'42	86.20	87.40	86.20	87.16	+1.02	87.14	87.18	5.22
23	—Liberty 2d con. 4½s, 1927-'42, Reg	86.50	87.00	86.50	87.00				
1,448	—Liberty 3d con. 4½s, 1928	88.94	89.46	88.94	89.28	+ .42	89.28	89.36	6.05
3	—Liberty 3d con. 4½s, Reg	88.80	88.80	88.80	88.80				
2,267	—Liberty 4th 4¼s, 1933-'38	86.50	87.42	86.50	87.30	+ .90	87.30	87.36	5.32
29	—Liberty 4th 4¼s, Reg	86.60	86.90	86.60	86.60				
814	—Victory 3¾s, 1922-'23	96.06	96.16	96.02	96.12	+ .10	96.08	96.12	5.45
1,648½	—Victory 4¼s, 1922-'23	96.00	96.18	96.00	96.08	+ .06	96.08	96.12	6.46
12	—Victory 4¼s, Reg	95.80	95.80	95.80	95.80				

Following sales are given in lots of $1,000:

Chinese Ry 5s 1..... 85⅝; 3..... 86⅜; 1..... 42⅝; 2..... 42⅝; 1..... 42⅝; 1..... 43⅛; C of B 5s, temctfs 1..... 97¼; 1..... 97⅛; Cy of B 6s, temp ctfs 11.. 80½; 5..... 80⅜; Cy of C 8s, K L & Co ctfs 20.. 98½; 1..... 98⅜; 1..... 98⅝; 1..... 98⅝; Cy of Cop 5½s 1..... 74½; 1..... 73; 1..... 73; 11.... 74; Cy of L 6s, temp ctfs 7..... 80; Cy of Mar 6s, temp ctfs 8..... 80½; Cy of Paris 6s 2..... 94½; 1..... 94½; 1..... 94½; 5..... 94¼; Cy of Tok 5s 2..... 46; 1..... 47; Cy of Zurich 8s, receipts 4..... 97⅛; 4..... 97⅝; Dem Rep 5s 3..... 76⅝; 7..... 76½; Dom of C 5s, 1921 1..... 98½; 5½s, 1921 4..... 97⅛; 5½s, 1929 6..... 90½; 10..... 90¼; 5s, 1926 3..... 90⅞; 3..... 90⅝; 2..... 90⅝; 6s, 1921 10..... 90⅝; 2..... 91⅛; 3..... 91; 11..... 90⅜; 2..... 91; French Gov 8s 9..... 100⅝; 8..... 100⅜; 3..... 100¼; 3..... 101; 1..... 101⅜; 2..... 102; Jap Gov 4½s ster loan 1..... 75; 6..... 74⅝; 2d series 2..... 74⅝; 5..... 74⅝; 6..... 74⅝; 6..... 74⅝; 4s, ster loan 5..... 57½; 4..... 57⅝; 31..... 57½; 40C..... 57⅝; 34C..... 58; King of Bel 7½s, rects 1..... 98; 3..... 97⅝; 2..... 98; 1..... 97⅝; 1..... 97⅜; 6s, 1921 1..... 99½; 1925 3..... 92; Rep of C 6½s 2..... 63½; Un King of Ga B & I 5½s, 1921 27..... 88; 5..... 97½; 5½s, 1922 20..... 94½; 2..... 95; 5½s, 1923 10..... 88⅜; 2..... 88⅝; 1..... 88½; 10..... 88⅜; 15..... 88; 5½s, 1937 7..... 88⅛; 1..... 89⅜; 1..... 89⅝; 1..... 89⅝; U S of M 5s 2..... 45; 3..... 45¾; 4..... 44⅞; 5..... 44⅞; 5..... 44⅞; 2..... 44⅝; 4s 10..... 36½; 1..... 35½; 5..... 35½; 2..... 36; Va 6s, defd B Bros & Co c 5..... 70; N Y C 4½s, '65 2..... 93; Adams Exp 4s 1..... 39½; A G M conv deb 6s, S B 2..... 16; Am S & R 1st 5s 4..... 75⅜; 6s30f.. 75¼; 5..... 75⅛; 3..... 75⅜; 2..... 75⅜; 2s30f.. 75⅛; Am Tel & Tel col 4s 5..... 76⅛; 10..... 76⅝; conv 4½s 2..... 81⅞; 3..... 81½; col. tr 5s 1..... 79⅝; 2..... 79⅝; 1..... 79⅝; 6..... 79½; conv 6s 1..... 94⅝; 2..... 94½; 1..... 94⅝; 10..... 94⅝; 1..... 94⅜; Arm & Co 4½s 1..... 79½; At. Top & S F gen 4s 1..... 76¼; 12..... 76⅝; 18..... 76⅞; 14..... 76⅞; 3..... 76⅝; 10..... 76⅝; adj 4s 1..... 70; 1..... 69; stamped 2..... 70; 35..... 70¼; cv 6s, 1925 6..... 87⅛; 1..... 88; cv 6s, 1960 1..... 88

Atl C L 7s 1..... 106¼; 1st 4s 5..... 76⅞; 7..... 77⅞; L & N col 4s 4..... 73; Atlantic Fruit temp 7s 5..... 77; Balt & Ohio pr lien 3½s 6..... 82; 1..... 82½; gold 4s 1..... 68⅞; 4..... 68⅝; 29..... 68¼; 17..... 69; 3..... 68½; conv 4½s 2..... 70½; 1..... 71; 2..... 70¾; 10..... 70⅝; 3..... 71; 5..... 71⅛; 5..... 71⅛; ref 5s 5..... 68¼; 10..... 68; 2..... 68⅜; 11..... 69; 6s 13..... 90½; 2..... 90⅝; P L E & W V 4s 7..... 64½; 2..... 64; 2..... 64⅜; 1..... 65; 2..... 65⅛; 2..... 65⅜; S W div 3½s 10..... 76⅞; 1..... 76⅝; Tol-Cin div 4s 1..... 65⅝; 6..... 65¼; 1..... 54; 5..... 65¼; Bell Tel of Pa 7s, int rcts 7..... 101⅝; 4..... 101⅜; 2..... 101½; 2..... 101½; 6..... 101¾; 10..... 101⅞; 47..... 101½; Beth Steel 1st & ref 5s 1..... 77¾; 1..... 77¾; pur mon 5s 4..... 75; Bklyn R T 7s, 1921 10..... 42; 10..... 42½; cfs of dep 6..... 40; Bklyn Un El 1st 5s 1..... 61¼; 1..... 62; Bklyn Un Gas 5s 3..... 73½; Buff, R & P con 4½s 1..... 70; Cal G & E 5s 1..... 83; Cas Southn con 5s, Ser A 5..... 81; Cairo, Clinch & Ohio 5s 2..... 74½; Cen Pfic 1st 6s 1..... 70; Cent of Ga Ry 1st 5s 5..... 92½; con 5s 1..... 86⅝; 8s 2..... 85⅞; 3..... 89; 4..... 88½; Cent Leath 5s 5..... 90½; CenPac std 4s 6..... 72⅝; 5..... 72⅝; 6s30f.. 72½; 11..... 72⅝; 1..... 72½; 3..... 72⅜; Ches & Ohio con 5s 7..... 93; gen 4½s 3..... 74⅝; 2..... 74⅝; 5..... 73⅝; 8..... 73⅝; 2..... 73⅝; 1..... 73⅜; 1..... 73¼; 1..... 73⅜; Ch & O cv 5s 17..... 84½; 22..... 84½; 40..... 84; 3..... 83⅝; 2..... 83½; 35..... 84; 1..... 83½; 10..... 83; Chi & Alt 3s 2..... 47; 3½s 1..... 71⅝; C, B&Q gen 4s 2..... 78½; Joint 4s 24..... 86⅜; 6..... 86⅜; Ill div 4s 1..... 81½; Nebr ext 4s 2..... 87⅝; C&Erie 1st 5s 4..... 94½; Chi Gt W 4s 1..... 54⅞; C, M & St P 4s, 1925 11..... 81; 5..... 81¾; 2..... 81¾; 4s, 1934 1..... 81; conv 5½s 7..... 71½; 2..... 71; 10..... 71; 2..... 71¼; cv 5s, Ser B 2..... 71; 3..... 71; 2..... 71; ref 4½s 8..... 69¾; 1..... 69¾; 1..... 69¾; 1

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NEW YORK TIMES EDITORIAL
of November 20, said:

The United Hospital Fund

"The United Hospitals of New York treated more than 178,000 persons in 1919. Half of them were free patients. One-half of the work of the hospitals was for the sick poor. Their number is increasing. The cost of caring for them has increased nearly double since 1919. The Public must help the hospitals. These fifty-seven institutions make no distinction of nationality or religion. They are carefully conducted and don't allow themselves to be imposed on by persons pretending to be too poor to pay. To deny them proper support is impossible."

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AGAIN WEIGH LOANS TO LATIN REPUBLICS

South American Group of Bankers Considers Floating Securities by Christmas.

CHILE HAS BEST CHANCE

Argentina and Brazil Also Likely to Get Aid—Americans Interested in Last Named.

Bankers again are considering the possibility of offering in this market securities of the leading South American countries. A meeting of the so-called South American group was held yesterday and the situation was canvassed. So far as is known, no definite move has been made toward the arrangement of a loan, but bankers say there is a chance something will be done before Christmas.

Virtually all of the South American countries would like to do new financing here, but neither the state of the market nor the credit of many of these countries would, in the opinion of bankers, permit successful flotations now. Chile, Argentina and Brazil are regarded as the most likely to float loans.

All three have been carrying on conversations, more or less tentatively, with local bankers, and if anything is done these three, in the order named, probably will be the beneficiaries.

Concerning the situation in South America, bankers there say that Argentina is beginning to work out of her difficulties and considerable progress is expected to be made in the next few months because of the marketing of the Argentina wheat crop, which will be ready for export soon. Her other exportable products, also, are more readily marketable than are those of most other South American countries.

Chile is said to be less favorably situated than Argentina, but improvement has been noted there in the last few days, and this country is expected by many to be the first borrower, probably before the end of the year.

Brazil, another large potential borrower, is anxious to obtain funds to complete its railroad construction, and as many American concerns are interested in properties in Brazil and would benefit considerably by the carrying through of this program, Brazil also is expected to be able to arrange for a loan within the next few months, notwithstanding adverse general conditions in that country.

Other South American countries are not expected to figure as borrowers here, except possibly for small amounts. Most of these little republics are said to be suffering from the worldwide contraction in commodity prices, and are dubious risks for American bankers.

Gold in Europe's Banks.

The latest reports of the European State Banks show that ten out of thirteen hold much larger gold reserves than they did in July, 1914. Three State Banks, which were among the important institutions at the outbreak of the war, the Banks of Germany, of Italy and of Austria, hold less gold than at that time.

Movement of English Prices.

The London Economist's index number of average commodity prices, taking 100 as the average for the period 1901 to 1905, calculates the average at the end of July, 1914, as 116.6; in the month of the armistice at 282.6; and at the beginning of November, 1920, at 326.1.

BID AND ASKED QUOTATIONS

FOREIGN ISSUES.

Closing quotations for Government and municipal bonds:

	Bid.	Asked.
Argentine 5s	70¾	71
Belgium 6s, 1921	99½	100
Belgium 6s, 1925	91½	92
Belgium 7½s	97½	98
Dom. of Canada 5s, 1921	98⅝	98¾
Dom. of Canada 5½s, 1921	97¼	97⅜
Dom. of Canada 5s, 1926	90¾	90¾
Dom. of Canada 5½s, 1929	90	90⅜
Dom. of Canada 5s, 1931	90⅜	91
Chinese Government 5s	41½	42⅜
Republic of Cuba ext. 5s, 1944	76	78
Republic of Cuba ext. 5s, 1949	70⅜	
Republic of Cuba ext. 4½s, 1949	62	63⅜
Dominican Republic 5s	76½	76⅞
City of Lyons 6s	80	81
City of Marseilles 6s	80	81
City of Bordeaux 6s	80	81
City of Copenhagen 5½s	73	73½
French Government 8s	100	100¼
City of Paris 6s	93¾	94⅜
Gov. of Switzerland 8s	101½	102
Japanese 4½s	74¾	74⅞
Japanese 4½s, second series	74¾	74⅞
Japanese 4s	57¾	57⅞
City of Tokio 5s	46	46½
Un. K. of Gt. Br. & Ir. 5½s, 1921	97⅞	98
Un. K. of Gt. Br. & Ir. 5½s, 1922	94⅝	95
Un. K. of Gt. Br. & Ir. 5½s, 1929	88⅝	89
Un. K. of Gt. Br. & Ir. 5½s, 1937	85½	85¾
United States of Mexico 5s	44	44⅜
United States of Mexico 4s	35¾	36⅜
Italy 6½s	85	86
City of Berne 5s	96⅜	97⅜
City of Christiania 8s	98½	98⅝
City of Zurich 8s	97½	97¾

U. S. GOVERNMENT PRE-WAR LOANS.

Closing quotations for Government bonds:

	Bid.	Asked.		Bid.	Asked.
2s, r, 1930	100⅜	101½	Pan 2s, c, 1938	100½	101½
2s, c, 1930	100⅜	101½	Pan 3s, r, 1961	70	82
4s, r, 1925	104⅜	105½	Pan 3s, c, 1961	70	82
4s, c, 1925	104⅜	105½	Pan 4s, '54, G	75	85
Pan 2s, r, 1936	100½	101½	P I 4s, '60	75	85
Pan 2s, c, 1936	100½	101½	P I 4s, '35, G	75	85
Pan 2s, r, 1938	100½	101½	P I 4s, '36, G	75	85
			Dist of Col 3-65s	95	

Closing quotations for stocks in which there were no transactions:

	Bid.	Asked.
Adams Ex.	20½	31
Alb & Sus.	120	150
A A Cables	90	102
All Realty	74	
Allis-Ch M pf	73	75
Am S 1st pf	99½	
Am Bk N	42	47
Do pf	40	46
Am B Sug pf	70	80
Am B S & Fdy	43	50
Do pf	80	87½
Am Cot O pf	68	75
Am La pf		
Fire Eng	9¾	9¾
Am Lo pf	101¼	108
Am Rad	69	71½
Do pf	101	
Am Shipb	90	
Do pf	90	
Am Sm pf		
A	73	75
Am Sn pf	78	87
Am Stl F pf	83	84
Am S Tob pf	82	86
Am T & C	48	55
Am Wh pf	91	95
Am W pf	90¼	93
Ann Arbor	11	20
Do pf	25	30
Assets R	3	3⅜
Asso D G 1st pf	56½	58
Assoc Oil	103½	103½
Atl Ref	975	1,025
A, G & W I pf	101¼	102
Aus Nich	13½	14
Auto Sales	3½	4¾
Do pf	9	15
Bald L pf	97	
B'dall, A	36	37
Bar L pf	60	90
Barrett Co pf	100	105
B'th Cr'k	29	
Beth St'l	55½	59
Do 7% pf	89	90
B'klyn Ed	83	83
B U Gas	56	60
Brown Sh	38¼	48
Do pf	80	86
B, R & P	69	85
Do pf	83	103
Buff & S	72	
Do pf		50
Burns Bros pf	92	102
Bush Ter		85
Cal & Ar	45½	46
Can Sc	40	
Case Plow	7	7½
Case (J I) pf	82	89
C R R of N J	206	225
C'tain-teed	38	40
Do 1st pf	80	
Chi & Alt	8	10
Do pf	10	15
C & E Ill pf cfs	7	9
C & N W pf	107	112
Chi Pn F	60	68
C, R I & P 7% pf	77	79
Chi, St P, M & Om	65	69
Do pf	89	91
Ch, Cl, C & St L pf	62¼	66½
Clu-Peab	56	60
Col F & I pf	90	130
Col & So	28	31
Do 1st pf	49	54
Do 2d pf	46	51
Comp T R	38⅝	40
Con Cig pf	79	81
Cont C pf	98	100
Cont Ins	66¾	68
Crex Carp	46	75
C-Am Sug pf	93	99¼
Dav Chem	30	36
De B M	19	19⅝
D & Co pf	88	94
Del & Hud	102½	103
Det Ed	93½	99
Det U Ry	85	90
Dul S T		17
D, S S & A	4¾	5
Do pf	7	9
Dur Rub'y	27	29
Do pf	86	90
Elec S B	105	115
Elk H Coal pf	34	37
Em Brant	6	8
Do pf		65
End-J pf	88	89
E Kodak	500	520
Do pf	100	105
Erie & P	45	55
Fairbanks	44	47½
F M & S	5½	7½
Fisher Bdy pf	98	100
G A T C	60¼	62
Gen Chem	125	140
Do pf	84½	90
Gen Cig pf	89	92
Gen M pf	68	72
Gulf S S	37	38
G S S pf		90
Habir El	11	18
Hartman	69¼	74
Hock Val	58	
Hvd S pf		80
Ill C I	57½	59
Indian Ref	15½	16½
Do pf	82	
Int H pf	102	105
Int Mer Tr 2d pf	58	60
Int N pf	82	85
Int Pa pf	80	104
Do pf, s	70½	71
Int Salt	69	
Iowa Cent	5	9
Jewel Tea	4	5
Do pf	11	12
Jones B T	16½	20
K C, Ft S & M pf	56	60
Kayser (J)	70	80
Do 1st pf	100	115
Kelly Sp T pf	73	80
Do 8% pf	84	93
Kelsey Wh pf	70	96
K & D M	5	10
Do pf	23	
Kress (S H)	76	90
L E & W pf	31	33½
Lizz & M	130	150
Do B	125	132
L-W B 1st pf	95	99
Do 2d pf	103¾	104
Lorill'd Co	131	135
Louis & N	101½	104
Mah Coal	350	600
M'kay Cos	60	61
Do pf	58	59
McEllinson	11	13½
Do pf	40	60
Man R'ch	½	2½
Man El S		56
Man Sug	70	80
Do pf	80	93
Marlin R		38
Martin-P	14⅜	17
Math Alk		25
Max M 1st pf	6	7
Do 2d pf	2¾	3½
M Dep Stk pf	97	
Mich Cent	99	
M, St P & S S M pf	93	100
Do 1	30	50
Mon Pow	56	60
Do pf	96	99
Mor & Es	60	
Mull Bdy	24	26½
Do pf	73½	
N, C & St L	106	112
Nat B pf	103¼	
Nat L pf	101	104
N Y, C & St L 1st pf	68	75
Do 2d pf	60	65
N Y D pf	44	48
N Y, L & West	87	88
N Y S Rys	32	
Nor. So.	13½	19
N & W pf	65	70
Ohio F S	43	50
Orph C pf		95
Otis Elev	124	130
Do pf		90
Otis Stl pf		82
Ow Bot pf	95	100
Pan Coast	22	25
Do 1st pf	60	100
Do 2d pf	45	60
P T & T	37½	40
Penney pf	87	90
Penn M pr pf	55	59
Pett-Mull	35	60
Do 1st pf	90	115
Pierce-A pf	75½	78
P Jones	37	68
Do pf	73	81
P, Y & A pf		121
Pitts C pf	86	87
P, Ft W & C pf	112	120
Pitts S pf	84¼	88
P & W Va pf	73	76½
P S, N J	58	70
R R Sec, I C stk ctf	50	55
R S pf	103	104
R T 1st pf		90¼
Do 2d pf		85½
Rens & S	98	
R Reis	9	10½
Do 1st pf	67	72
St L S F pf	35	40
Sears-R pf	103	106
S-S S & I pf	81½	86
So P R S	102	110
Do pf	99	105
S & T pf	79	80
Stern B pf		95
Stand Mill	109	140
Sup Steel	44	49
Do 1st pf	93	98½
Temtor, A	31½	33
T P L Tr	220	300
Third Av	15½	16½
Tide W O	200	215
Tob P pf	82	87½
T, St L & W pf c	18	20
T C R T	42	42½
Do pf	75	95
Und Type	125	150
Do pf	102	117
Un Cig S	100	150
Do pf	101	106
Un Drug	101	105¾
U R C I P pf	41¼	44
U S Exp	6½	7
U S Ind A pf	93	94
U S Sm pf	41¾	43
Va R & P		45
Wah pf, B	17	18¼
W P Ex	48	51½
W'stg'se	81	23
Wilson pf		85
Wis Cent	38	40
Wor Pump pf, A	75	79
Do pf, B	58	64

THE TREASURY STATEMENT.

Special to The New York Times.

WASHINGTON, Nov. 23.—Revenue receipts and expenditures:

	This Month.	Corresponding Month, 1919.	*Fiscal Year, 1921.	*Corresponding Fiscal Yr., 1920.
Customs	$15,063,141.51	$49,872,105.75	$125,320,702.01	$110,424,704.16
Internal revenue—				
Income and profits tax	28,495,924.94	17,916,946.31	924,835,071.24	1,070,376,534.16
Miscellaneous	101,540,033.49	89,638,173.72	624,080,628.85	593,584,758.28
Miscellaneous revenue	56,983,278.31	42,906,845.89	286,740,740.89	290,569,311.47
Panama Canal tolls, &c	614,829.21	609,515.98	2,440,063.88	2,094,013.87
Total ordinary	$203,309,207.46	$171,068,587.56	$1,963,417,275.37	$2,067,049,321.94
Excess of ord. disbursements over ordinary receipts	84,818,772.79	198,965,101.10	2,056,683.90	1,288,621,517.26
Expenditures	288,126,980.25	370,028,988.66	1,965,473,909.27	3,355,670,839.20

*Receipts and disbursements for June reaching Treasury in July are included.

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Foreign Exchange

Closing Rates—

	Cable.	Check.	Currency.	
England	$3.51½	$3.50½	$3.50	Sterling
France	6.22	6.21	6.05	Francs
Belgium	6.03	6.02	5.90	Francs
Italy	3.98	3.97	4.00	Lire
Germany	1.50	1.49	1.70	Marks
Switz'land	15.68	15.67	16.15	Francs
Spain	13.50	13.49	14.00	Pesetas
Greece	9.12	9.11	10.00	Drachmas
Roumania	1.56	1.55	1.75	Lei
Czecho-S.	1.31	1.30	1.50	Kronen
Jugo-Sla.	.83	.82	...	Kronen
Austria	.34	.33	.35	Kronen
Hungary	.24	.23	...	Kronen
Russia	...	...	.90	Rubles

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TRADE HANDICAPPED BY COSTLY DOLLAR

Corporation Head, Home, Says Huge Loans to Europe Would Not Correct Situation.

CREDIT EXTENSION IS URGED

C. M. Muchnic Thinks Merchants and Manufacturers, Not Bankers, Hold Key to Problem.

C. M. Muchnic, Vice President of the American Locomotive Sales Corporation, the export unit of the American Locomotive Company, who has just returned from abroad, says the premium on the dollar in European countries is acting as a great deterrent to our foreign business. As a means of correcting the exchange situation, he says, loans by bankers such as have been advocated would be futile and in all probability the European Governments would refuse them. He advocates that merchants and manufacturers use their utmost borrowing capacity here and in turn extend substantial credits to their clients abroad when an examination of their financial responsibility justifies the proceeding.

While in France Mr. Muchnic received an order for fifty large passenger locomotives from the Paris-Orleans Railway and another order for ten Pacific type locomotives for Chemins de Fer de Province Santa Fe, a French company operating in Argentina. The locomotives will be a duplicate of twenty ordered last year. The sixty locomotives will be turned out in January, February and March of next year at the plants of the American Locomotive Company.

In commenting on conditions abroad Mr. Muchnic says:

"The general situation in France I found [illegible] visit last year. While there is a decided slackening in many industries—notably textile and automobiles—the labor situation is all that could be expected, considering what France has been through during the five years of war.

Conditions Unsettled in Spain.

"The working people as well as the business men in France have every confidence in their Government, which makes for industrial and business stability and augurs well for the future.

"Social and industrial conditions in Spain I found quite unsettled and likely to remain so until after the general elections this month. The controversy over an increase in railway freight and passenger rates appears to be the principal political issue in the campaign. Railway service in Spain is very much disorganized due to lack of locomotives and cars. The cost of railway operation in that country has risen to such an extent as to cause severe losses in operation. As all the railways in Spain are privately owned, the companies found themselves unable to acquire the necessary equipment to give satisfactory service.

"A bill proposing a substantial increase in rates, favored by the Government, was submitted to the Cortes early this year. After months of futile discussion it failed of enactment, and as a result the Government dissolved the Chamber and called for new elections. Meantime a royal decree was issued granting the railways funds with which to purchase equipment, such advances to be repaid to the Government in twenty annual instalments bearing interest at 5 per cent. It is not probable that the railways will take full advantage of this offer until they are assured of a substantial increase in rates to permit their earning enough to pay back the advances.

Exchange Rate a Handicap.

"The financial conditions in Spain are, on the other hand, very sound, and there is no scarcity of funds. The high cost of the dollar in Spain, France and other countries militates very effectively against our making sales abroad. It is a serious handicap in our foreign commerce, the full import of which has not yet been grasped by our business men and manufacturers. Large foreign loans advocated by some and offered by certain bankers to some European Governments in order to correct the exchange will not correct it. Nor will such loans be accepted by most foreign Governments.

"The high rate of exchange on the dollar acts as a brake in all European countries on unnecessary purchases abroad (principally in the United States) and stimulates domestic industries and business. The benefits therefrom are greater than the losses such countries incur when they are forced to pay the present high rate of exchange on foodstuffs, coal and other absolute necessities.

"These conditions can be somewhat mitigated through a more liberal extension of credits by our manufacturers and merchants to their foreign clients. It can be done with reasonable safety, to their immediate and ultimate benefit.

Dealers Should Assume Risk.

"They should not wait and expect our bankers to float huge foreign loans to correct the exchange; it cannot be done. The individual manufacturer and merchant are in a better position, with or without the assistance of their bankers, to investigate the financial responsibility of their clients, and they and not the bankers should assume the business risks.

"Our manufacturers and merchants should take advantage of their maximum borrowing capacity from their own banks and then extend the required credit to their clients abroad. Such a policy would have a quicker effect on correcting the foreign exchange; it would distribute the load and risk over a much larger area and permit our continuing the export of our manufactures.

"I am an optimist on all western European countries and believe they are working out their problems—though slowly—satisfactorily."

GOLD STOCK HERE GROWS.

$18,318,217 Imported and $12,037,619 Exported From Nov. 1 to 10.

WASHINGTON, Nov. 23.—Gold imports during the first ten days of November amounted to $18,318,217, compared with exports of $12,037,619, according to a statement issued today by the Federal Reserve Board.

From Jan. 1 to Nov. 10, gold imports totalled $333,896,965, while exports were $297,300,765.

Silver imports during the ten-day period were $1,446,700, while exports were $683,935.

Europe sent $15,978,370 in gold during the ten days, South America sent $806,610 and Canada and other North American countries $750,000, but there were no imports from Asia.

FILM CO.'S EARNINGS RISE.

Famous Players-Lasky Operating Net Was $4,714,882 in 9 Months.

The Famous Players-Lasky Corporation, for the nine months ended Sept. 25, reports net operating profits of $4,714,882 after all expenses including allowances for film exhaustion and reserves against contingencies. These earnings are exclusive of earnings of wholly or partly owned subsidiary corporations in the corresponding period of last year the earnings were $3,427,961.

After providing for Federal taxes the net profits for the nine months just closed were $3,417,613 and after dividends on the preferred stock the amount applicable to the common stock was at the annual rate of $17.84 a share.

MARKET AVERAGES.

STOCKS.

YESTERDAY'S RANGE.

	High.	Low.	Last.	Net Ch'ge.
25 railroads	89.31	86.80	86.95	— .97
25 industrials	90.78	88.18	88.90	— .21
50 stocks	74.53	72.90	73.54	— .50

DAILY RANGE OF 50 STOCKS.

	High.	Low.	Last.	Net Ch'ge.
Nov. 22	72.10	70.87	72.54	+2.06
Nov. 20	70.70	68.83	70.48	+1.01
Nov. 19	73.44	69.90	69.47	—1.50
Nov. 18	72.96	70.39	71.27	—.53
Nov. 17	74.47	71.27	72.99	—2.00

MONTHLY RANGE OF 50 STOCKS.

Nov.	High.		Low.		Last.
*1920.	82.84	Nov. 4	68.83	Nov. 20	73.54
1919.	99.50	Nov. 5	84.15	Nov. 29	85.34
1918.	89.16	Nov. 12	71.96	Nov. 29	73.50
1917.	82.16	Nov. 23	69.42	Nov. 8	84.02
1916.	101.51	Nov. 30	97.17	Nov. 1	97.58

YEARLY RANGE OF 50 STOCKS.

	High.		Low.		Last.
*1920.	94.07	Apr. 5	68.83	Nov. 20	73.54
†1919.	99.50	Nov. 5	69.78	Jan. 21	90.57

Full Years.

1918.	89.58	Nov. 5	69.78	Jan. 21	89.09
1918.	79.16	Nov. 12	64.13	Jan. 15	73.50
1917.	90.46	Jan. 4	67.47	Dec. 19	85.22
1916.	101.51	Nov. 30	80.84	Apr. 22	88.33

BONDS.

YESTERDAY'S CLOSE.

	Net Change.		
	Day.	Month.	Year.
40 issues 70.41	+.11	—2.65	—2.46

DAILY RANGE OF 40 BONDS.

Nov. 22	70.30	+.22	Nov. 13	71.88	—.38
Nov. 20	70.08	+.37	Nov. 11	71.74	—.72
Nov. 19	70.21	—.13	Nov. 10	71.81	—.22
Nov. 18	70.34	—.26	Nov. 9	72.03	—.32
Nov. 17	70.60	—.11	Nov. 8	72.75	—.28
Nov. 16	70.7	—.01	Nov. 6	72.85	+.06
Nov. 15	70.70	—.14	Nov. 5	72.57	—.60
Nov. 13	71.14	—.23	Nov. 4	73.46	+.10

YEARLY RANGE OF 40 BONDS.

	High.		Low.		Last.
*1920.	73.14	Oct. 21	66.57	May 21	70.41
†1919.	76.05	June 9	72.57	Nov. 25	72.57

Full Years.

1919	79.05	June 7	71.06	Dec. 3	72.08
1918	82.36	Nov. 12	75.65	Sep. 27	78.73
1917	80.48	Jan. 20	74.24	Dec. 20	76.99

*To date. †To corresponding date last year.

FALL IN WESTERN PRODUCTS

Flour and Hogs at the Year's Low Price.

MINNEAPOLIS, Nov. 23.—In line with yesterday's break in the wheat market, flour extended its decline of yesterday with an additional break today of 20 cents in the price for family patents. Although one large mill's quotations were unchanged, another flour house reduced its price to $8.40 a barrel from $8.60. Quotations in the flour market here today range from $8.40 to $9 a barrel.

CLEVELAND, Nov. 23.—Mixed hogs sold at $10.50 per hundred pounds at the Stockyards here today, the lowest price this year. Today's price is $1 lower than yesterday's market.

EAST ST. LOUIS, Ill., Nov. 23.—The top price on hogs at the National Stock Yards here today was $10.35 a 100 pounds, the lowest since Dec. 19, 1916, when the top was $10.30. In August of 1919, the top price once reached $22.55. Large shipments and lowering prices of feed are given as causes of the decline.

$7,000,000 DU PONT CO.

New Corporation Will Take Over General Motors Stock.

Pierre S. du Pont announced yesterday that the du Pont Securities Corporation, which was incorported in Delaware on Monday, has a capital of $7,000,000 in preferred and 100,000 shares of common stock of no par value. The corporation was formed to take over from William C. Durant, President of the General Motors Corporation, about 3,000,000 shares of that company's common stock.

The incorporators of the du Pont Securities Corporation are Pierre S. du Pont, George H. Gardner and John J. Raskob. These men will be, respectively, President, Vice President and Secretary-Treasurer. What other functions the corporation will perform were not stated.

Cuba Seeks Adviser on Sugar Loan.

WASHINGTON, Nov. 23.—The Cuban Government notified the State Department today that it was sending a representative to Washington to confer with officials here regarding the appointment of an American financial adviser to discuss the matter of a loan to relieve the Cuban sugar situation. Such a loan was proposed at a conference here some weeks ago, but the negotiations for putting it into effect have thus far brought no results.

FOREIGN SECURITIES.

	Rate.	Due.	Bid.	Asked.
Argentina (unlisted)	6	Sept., 1945	63½	64½
Belgium (Rentor's)		1934	60	63
Bel. Prm. Ln.	'20	5	65¾	68¾
British Victory	4	1920	99	99
British Fund	4½	1960	91	94
British Mat. W.	5½	1922	343	353
Brit. Nat. W.	5	1927	332	342
Brit. Nat. W.	5½	1928	336	346
Canada	5½	Dec., 1921	99¾	99¾
Canada	5½	Nov., 1923	97¾	97¾
Canada	5	Dec., 1925	93¾	93¾
French Gov. Vic.	5	1921	84½	84½
French Loan, '16	5	1946	71¾	72¾
French Prem.		Loan of '20	87	87
French Loan, '20	5	1961		81
Italy Treas.	5	1923	87	89
Italy Treas.	5	1925	78	79
Japanese Imperial	4½	Feb., 1931	75	77
Russia	6	1921	15	20
Sweden	6	June, 1939	82	83½
Switzerland	5½	1929	83¾	84

EQUIPMENT BONDS.

Quoted on a Percentage Basis.

Name.	Maturity.	Rate.	Bid.	Ask'd
Balt. & Ohio	1920-'27	4½	7.50	6.00
Beth. Steel	1920-'30	7	7.25	6.75
Buff., R. & Pitts.	1920-'32	4½, 5	6.25	6.00
Canadian Pac.	1920-'27	4½	6.50	6.40
Chi. & Northwestern	1920-'32	4½	6.50	6.35
Chi., R. I. & P.	1920-'27	4½@5	7.50	6.50
Chi., St. L. & N. O.	1920-'34	5	7.15	6.50
Cin., C. C. & St. L.	1920-'29	5	7.50	6.25
Del. & Hudson	1925	4½	7.75	6.75
Erie Railroad	1920-'27	4½@5	8.00	7.00
Grace Steamship	1920-'34	7	7.75	7.10
Illinois Central	1920-'27	4½@5	6.50	6.40
Illinois Central	1925-'37	5	7.75	6.50
Southern Pacific	1920-'35	4½	7.50	6.25
Southern Pacific	1934	4½	8.25	8.05
Southern Ry.	1920-'30	4½@5	7.50	6.25
Union Pacific	1920-'27	4½	6.50	6.50
White Oil Corp.	1920-'25	8	8.25	7.25

MINING STOCK QUOTATIONS.

SAN FRANCISCO.

COMSTOCKS.

Alpha	.02	Divide Tonopah	1.03½
Andes	.02	Dividend	.03
Best & Belcher	.14	East Divide	.02
Challenge	1.30	Extension	.27
Choller	.03	Florence	.04
Confidence	1.40	Gold Reef	.03
Con. Virginia	.40	Hartgill	.01
Gould & Curry	.05	Hasbrouck	.03
Imperial	.10	Jerrick	.03
Jacket	.03	Knox	.09
Mexican	.43	Myra	.03
Ophir	.24	Silver	.02
Overman	.10	Verdi	.02
Savage	.13	Victory	.04
Scorpion	.04	West	.02
Sierra Nevada	.06	Western	.02
Union	.22	Zone	.13
Utah	.22	GOLDFIELD.	

TONOPAH.

Belmont	1.33	Bench	.05
Cash Boy	.07	Consolidated	.06
Jim Butler	.15	Crackerjack	.03
MacNamara	.07	Florence	.10
MacNamara Gr.	.07	Jumbo Ext.	.01
Midway	.02	Kewanas	.02
Monarch	.02	Lone Star	.04
North Star	.06	Silver Pick	.01
Rescue	.02	Spearhead	.03
Tonopah Belmont	.75	OTHER DISTRICTS.	
Tonopah Ext.	1.45	Arrowhead	.01
Tonopah, '20	.03	Broken Hills	.12
West End	1.02	Bullwhacker	.01
West Tonopah	.04	Chimar	.01
DIVIDS.		Cheyenne	.11
Alta	.02	Kelly	1.47½
Belcher	.03	Round Mountain	.13
Belcher Ext.	.04	Silver	.02
Brougher	.11	Uncle Sam	.16
Butte	.03	White Caps	.06
COLORADO SPRINGS.			
	Bid.	Asked.	Bid. Asked.
Cresson	1¾	2	Isabella 1¾ 2
Doctor	1¾	2	Mary Mac 1¾ 2
Elkton	74	76	Portland 82 84
Gold Dust	19¾	20¼	U. Gold M. 12
Gold Cycle	87½	88	Victoria 23 24
Granite	12		Work 2¾

EXCHANGE MOVES TO HALT RUMORS

Members' Attention Called to Rule and Law Against Spreading False Reports.

MANY RECENTLY CIRCULATED

President Remick Points Out That Organization Cannot Control Non-Members.

William H. Remick, President of the New York Stock Exchange, condemned yesterday the flood of vicious rumors which has been sweeping through the financial district ever since the stock market decline began, more than two weeks ago. He called attention to the fact that not only has the Stock Exchange a severe rule against the spreading of false reports, but that the law of New York State also inflicts heavy penalty for conviction of this offense.

"It has come to the attention of the Governors of the New York Stock Exchange," said Mr. Remick, "that various rumors without foundation in fact have been circulated during the recent depression, reflecting on the stability of business houses and individuals. Although in such a situation as we are passing through this is nothing new, the Stock Exchange sent a notice to its members calling their attention to a section in the Constitution of the Stock Exchange which provides:

That the circulation in any manner of rumors of a sensational character by members of the Exchange or their firms will be deemed an act detrimental to the interest and welfare of the Exchange.

That all members of the Exchange shall report to the Secretary of the Exchange any information which comes to their notice as to the circulation of such rumors, and all houses having correspondents with whom they have private-wire connections shall obtain and report to the Secretary of the Exchange any information as to such rumors that comes to the attention of their correspondents.

"The Exchange is very much alive to the dangers of the circulation of rumors or false information tending to influence security prices in either direction, but it must be borne in mind that it has no control over the minds and speech of the citizens of the country who are not members of the Stock Exchange. There is, however, an excellent statute in the laws of the State of New York which reads as follows:

Any person who, with intent to deceive, makes, issues or publishes, or causes to be made, issued or published, any statement or advertisement as to the value or as to facts affecting the value of the stocks, bonds or other evidences of debt of a corporation, company or association, or as to the financial condition of facts affecting the financial condition of any corporation, company or association which has issued, is issuing or is about to issue stocks, bonds or other evidences of debt, and who knows, or has reasonable ground to believe, that any material representation, prediction or promise made in such statement or advertisement is false, is guilty of a felony, punishable by a fine of not more than $5,000, or by imprisonment for not more than three years, or by both.

"So-called information, which has proved to be misinformation, has been circulated recently, seemingly for ulterior purposes. The Stock Exchange is decidedly against such reprehensible methods and bespeaks the aid of all right-minded people in putting an end to it."

England's Imports from Germany.

The President of the British Board of Trade states to the House of Commons that Great Britain's total imports of manufactured articles from Germany this year, from January to September, were valued at £17,190,793. The similar imports for the full calendar year 1913 were £56,143,322.

SHORT TERM NOTES.

Security.	Rate.	Due.	Bid.	Ask.	Yld.
Am. Chicle	6	Oct. 21, '22	99	99½	
Am. Chicle	6	Oct. 22, '23	99	99	7.71
Am. Chicle	6	Oct. 26, '27	87½	91½	7.35
Am. Cot. Oil	6	Sep. 2, '24	99	97½	
A. T. & T.	6	Oct., 1922	95	95¼	8.55
L. T. & T.	8	Feb., 1924	98¾	98¼	8.05
Am. Tob. Co.	6	Dec., 1923	98	98	8.80
Am. Tobacco	7	Nov., 1921	99¾	100¼	6.70
Am. Tobacco	7	Nov., 1922	100¼	100½	6.90
Am. Tobacco	7	Nov., 1923	99¾	100¼	6.95
Anac. Co.	6	Jan., 1929	85¼	85	8.00
Am.-A. G.	7½	Apr., 1925	99¾	100¼	7.50
Armour & Co.	8	1920-1924	99	99	....
Armour & Co.	7	1930	93	95½	7.90
Beth. St. Cor.	7	July 15, '22	99	99½	8.30
Beth. St. Cor.	7	July 15, '23	96½	96½	8.30
Can. Pac. Ry.	8	Mar. 2, '24	94½	95	7.60
Cent. Arg. R.	6	Feb., 1927	82½	84½	8.20
C., B. & Q. Jt. Coll.	4	July, 1921	98¼	99¾	7.00
C., R. I. & P.	6	Feb., 1922	94½	96	8.30
C., C., C. & St. L. Ry. Co.	6	July, 1929	89	90	7.50
Col. Graph. Co.	8%	Aug., 1925	92	95	9.40
Cudahy Pack.	7	July 15, '22	97	97½	....
Fed. Sug. R.	6	Nov., 1924	93	94	7.15
The B. F. Goodrich Co. cv.	7	Apr., 1925	88½	89	10.10
Gulf Oil Corp.	6	July, 1921	97½	98½	7.00
Gulf Oil Corp.	6	July, 1922	95½	96¾	7.50
Gulf Oil Corp.	6	July, 1923	94½	95½	7.80
Hocking Val.	6	Mar., 1924	92½	93½	8.30
Int. Rap. Tr.	7	Sep., 1921	70½	72	....
Kan. C. Ter.	6	Nov., 1923	94¾	95¾	7.60
Kennecott C.	7	Feb., 1930	98¾	99¾	8.10
Laclede Gas.		Jan., 1929	89	91	8.40
Lig. & Myers.	6	Dec., 1931	97¾	98¼	8.00
Nat. C. & S.	10-yr.		1930	90	94	8.60
Penn Co.	4½	June 15, '21	99¼	99¾	7.10
Phila. Co.	6	Feb., 1923	98¾	99¼	8.10
Proc. & G.	7	Mar., 1921	99¾	100¼	6.80
Proc. & G.	7	May, 1923	99¾	100	7.00
Proc. & G.	7	May, 1923	100½	100¾	6.70
Pub. S. Corp. of N. J.	cv. 7	Mar., 1923	87½	89	....
R. J. Ryle	7-3	Aug., 1923	98¾	97¾	7.80
Sinc. H.	6	Oct., 1922	97¾	98¼	8.30
Sears R. & C.	7	Oct., 15, '22	95	95¾	8.40
Sears R. & C.	7	Oct., 15, '23	94¾	95¾	8.75
Cinc. C. C. C.	6½	May 15, '25	90½	91½	8.90
Solvay & Co.	8	Oct., 1927	99½	100¾	8.10
Southern Ry.	6	Mar., 1933	94¼	95¾	8.50
S'west B. T.	7	Apr., 1925	93	94½	8.40
St. P. Un. Dep.	& Bge.	6½	Dec. 15, '22	95¼	96½	7.00
Swift & Co.	5	1929	88	89¾	7.30
Swift & Co.	7	Aug. 15, '21	97½	97¾	8.65
Swift & Co.	7	Oct. 15, '22	97	97½	7.00
Texas Co.	6	Sept., 1931	97¾	98¾	7.80
Tidal R. Corp.	6	Sep. 15, '23	92	93	....
West. El.	cv. 7	Apr., 1925	98¾	99¼	7.30

MISCELLANEOUS MARKETS.

Following is the range of prices in the important miscellaneous commodities in New York:

COTTONSEED OIL.

There was a firmer tone to the cottonseed oil market, with prices closing 46 to 79 points net higher.

	High.	Low.	Close.	Close. Bid.
Spot				9.00
November	No sales			9.30
December	9.30	9.30	+9.30	9.22
January	9.54	9.11	9.45	9.44
February	No sales			9.50
March	9.76	9.80	9.76	9.70
April	No sales			9.72
May	9.95	9.90	9.95	9.88
June	No sales			9.90

Total sales, 21,400.

COFFEE.

There was continued weakness in the coffee market. Prices closed 13 to 19 points net lower.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	6.26	6.15	6.15	6.25	....
January	No sales			6.05	....
February	No sales				....
March	7.00	6.83	6.95	7.11	14.60
May	7.40	7.24	7.35	7.53	14.05
July	7.70	7.55	7.67	7.86	14.36
September	7.94	7.80	7.96	8.06	13.19

SUGAR.

The sugar market showed improvement, near months gaining 40 to 100 points.

	High.	Low.	Close.	Prev. Close.
December	5.25	5.20	5.25	4.85
January	5.26	5.16	5.18	4.10
February	5.10	5.10	5.10	5.00
March	5.25	5.10	5.11	5.15
May	5.45	5.30	5.30	5.25
July	5.58	5.35	5.42	5.40

Exempt from All Federal Income Taxes

$268,000

City of Akron, Ohio

School District

Serial 5½% Bonds

Dated April 1st, 1919. No Option. Due serially April 1st as below. Denomination $1,000. Principal and semi-annual interest payable at Akron, Ohio.

FINANCIAL STATEMENT

(As officially reported)

Actual value estimated	$375,000,000
Assessed valuation 1919	279,300,700
Total Bonded Debt, including this issue	5,896,000
Population (1910)	69,067
Population (Present Estimate)	225,000

Bonded Debt Less Than 2¼% of Assessed Valuation

Akron, County Seat of Summit County, Ohio, is located about thirty-five miles South of Cleveland. The population has increased over 200% in the last decade. The School district of Akron includes the entire city of Akron and some of the adjoining suburbs.

These Bonds constitute a direct obligation of the entire school district and are payable by an ad valorem tax on all taxable property therein.

MATURITIES

$25,000 due 1928	$13,000 due 1930
63,000 due 1929	100,000 due 1931
$67,000 due 1932	

Legality approved by Messrs. Squire, Sanders & Dempsey, Attorneys, Cleveland, Ohio.

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This question is being answered in our Weekly Review and Forecast which is mailed to all our clients.

For many months our Service has foreshadowed exactly the developments which have occurred, and we are now analyzing the outlook for 1921.

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NEW HAVEN STOCK DROPS FIVE POINTS

Heavy Selling Follows Rumors of Receivership for Railroads in New England.

PRESIDENTS TO MEET TODAY

Preparatory Discussion of Rate Problems Said to Have Been Held in This City.

In preparation for a meeting of New England railroad Presidents in Boston today, several New England railroad officials met here informally yesterday, according to information obtained in the financial district.

As the result of statements made before the Interstate Commerce Commission on Monday that the New England roads would go into receivership unless financial aid were extended soon, the commission placed the matter in the hands of a committee of New England and trunk line railroad heads. The meeting today will be the first of several to be held in an effort to reach some satisfactory agreement regarding distribution of through rates among the carriers mentioned.

There was heavy selling of New Haven stock as the result of the receivership talk, and while before the close there was a fractional recovery from the low for the day, the net loss was more than 5 points. Discussing the New England situation, E. J. Pearson, President of the New York, New Haven & Hartford, said:

"Undoubtedly, the sale of the stock is due to the statement furnished the conference at Washington. This conference resulted from an invitation extended to the connections of the New England group of railroads (excluding the Boston & Albany) to consider an immediate increase in the divisions on freight interchanged between the New England lines and such connections, in view of the fact that the recent rate increases are not giving the New England lines the 6 per cent. return upon their property value, which the law contemplates that they should receive, whereas it was estimated at the time of the rate increase that the rest of the district in which the New England roads were joined would receive more than the 6 per cent. return. It was pointed out at the conference that the connections between the Hudson and Mississippi Rivers north of the Ohio and the Potomac are receiving a return of $25,000,000 per year more than they would have received if the New England lines had not joined with the group, and that this sum is necessary to the New England lines in order that they may in part make up the difference between what they are actually receiving and the 6 per cent. return upon the value of their property.

"There is every reason to believe that the divisions will be readjusted, and that the New England lines will receive a substantial benefit therefrom. It is not to be believed that a great group of important railroads will be permitted to starve under such circumstances. I think it may be safely said that there is no danger of any immediate receiverships in any of the New England railroads, but the situation of all of them is such as to demand prompt action."

LOOK FOR NEW AIR RECORD.

Forty-four Pilots Ready for Contest at Mitchel Field.

Everything is in readiness for the Pulitzer Trophy air race at Mitchel Field, near Garden City, L. I., tomorrow and the impatient aviators who are to pilot the forty-four fastest planes in the world are hoping for fair weather. The Verville-Packard airplane, which the army is hoping will beat the foreign made planes, received a test flight yesterday. Army officials were enthusiastic but refused to divulge the rate of speed attained.

Brig. Gen. William Mitchell, in charge of operations in the Air Service, inspected a number of entries and predicted that all previous speed records would be shattered.

"The race will be the most important of its kind ever held because of the large number of airplanes entered," he said. "The public is invited to attend without any charge."

Word was received that Lieutenant McCready, flying a German Fokker plane from McCook Field, Dayton, Ohio, had met with a slight mishap near Buffalo, which damaged one wing. The machine was to be shipped here by train and an effort will be made to repair it in time for the race.

BANK PRESIDENT MISSING.

$50,000 Shortage in Fillmore (N.Y.) Institution Is Reported.

OLEON, N. Y., Nov. 23.—Three Buffalo bank examiners are today working on the books of the State Bank of Fillmore, acting in consequence of the disappearance of C. J. Howden, President of the institution, and the discovery of an alleged shortage of $50,000.

The discrepancy was discovered soon after the bank opened yesterday morning, and later it was learned that Howden left Fillmore soon after noon Saturday. The bank forces worked on the books until midnight in an effort to determine the total shortage, and at a late hour last night the Directors elected C. E. Haines as President.

Howden had been connected with the bank for a number of years and had been acting as President for the last three years. Bank officials are unable to state how long a period the shortage covers. It is believed that Howden started for Olean, but he has not been seen in this city.

The Bankers' Blue Book of March, 1920, rates the bank as follows: Capital $25,000, surplus $50,000, deposits $468,000. The cashier of the institution stated today that the surplus apparently had been wiped out, but that the capital was intact and that the bank would continue to operate.

New York Charities Get $125,000.

Of the estate of Mary B. Cash, appraised in a record filed in the Surrogates' office here yesterday at $322,711, two-eighths will go to a trust fund for the benefit of the Trade School at First Avenue, near Sixty-seventh Street, and one-eighth to the Manhattan Trade School for Girls at 129 East Twenty-ninth Street. Other legacies are to the Society for Improving the Condition of the Poor, Domestic and Foreign Missions of the Episcopal Church, Home for Incurables of New York, $2,500 each, and St. Luke's Home for the Aged, Utica, N. Y., $5,000. The testator died at Madison, N. J., in December last. The value of the New York end of her estate was appraised at $190,241.

DIVIDENDS.

Transatlantic Coal Co.

Regular monthly dividend of 1% for month of December, 1920, due and payable to stockholders of record up to and including Nov. 30, 1920.

N. V. SUESS, Trustee.
606 F St., N. W. Washington, D. C.

CENTRAL LEATHER COMPANY.

A dividend of $1.75 per share on its preferred stock has this day been declared by the Board of Directors of this Company, payable January 3, 1921, to stockholders of record December 10, 1920.

H. W. HILL, Treasurer.
New York, Nov. 23, 1920.

CHICAGO JANITORS THREATEN STRIKE

Increase of 50 Per Cent. Refused —Some Already Make $5,000 a Year.

CHICAGO, Nov. 23.—With another janitors' strike looming up after the Chicago Real Estate Board's refusal of new wage demands, officials of the Chicago Tenants' Association declared today they would shovel their own coal "rather than submit to extortion." The association has about 20,000 members.

Some Chicago janitors are making $5,000 a year, according to James J. Carroll of the Real Estate Board. When officials of the Janitors' Union met a committee from the board yesterday they presented demands for increases approximating 50 per cent.

Edwin F. Hammond, a Tenants' Association official, told the board the janitor in the flat building in which he lived was making $800 a month.

"If the increase is granted he will be making $900 a month, which, doubtless, is more than any tenant in the building makes," said Hammond.

EMPLOYES TO SHARE CHICAGO BANK PROFITS

Trust Company Will Distribute Them Among the Rank and File and the Officers.

Special to The New York Times.

CHICAGO, Nov. 23.—The Chicago Trust Company will hereafter divide its profits with its employes, according to an announcement made today by Lucius Tetter, President of the institution.

Three and one-half per cent. of the net earnings is given to employes other than officers. Then an additional sum equal to 20 per cent. of the surplus earnings after setting aside 8 per cent. for stockholders' dividends, will be divided as follows:

Forty per cent. among employes not officers; 40 per cent. among senior officers chiefly responsible for the production of business and the conservation and management of the bank, and 20 per cent. among the other officers.

The plan is to be put into operation immediately. The amount to be distributed as New Year presents will be based upon the earnings for 1920.

Mr. Tetter says the Chicago Trust Company is the first financial institution in Chicago to adopt this particular form of profit-sharing.

GAIN BY FACTORY WORKERS.

Earned More Per Week in October Than in September in This State.

ALBANY, Nov. 23.—Factory office employes in New York State received $2.18 more a week during October than the factory workers, according to a report made public today by the State Industrial Commission. It shows that factory office employes averaged $31.06 a week, as against $28.93 for the factory workers.

The weekly earnings of the factory workers showed an increase of 20 cents over the September average, the report says, due largely to the seasonal activity in several industries and to full time operations in plants that were affected by holidays in September.

Salaries of office employes have increased 14 per cent. since October, 1919, compared with a gain of 19 per cent. in the earnings of factory workers. Since June, 1914, the salaries of office employes have increased 62 per cent., while in the same period the earnings of factory workers have advanced 128 per cent.

Increases in manufacturing activity in October, the report states, occurred chiefly in New York City, and as a result the average earnings for New York City factories exceed the average for up-State plants for the first time since last May.

TO FINANCE LIVE STOCK.

Banks Here and in Chicago Subscribe $22,000,000.

Special to The New York Times.

CHICAGO, Nov. 23.—The Live Stock Finance Corporation, which was formed by Chicago bankers to finance live stock paper, will begin operations within a few days, assured of a "pool" exceeding $22,000,000. The Organization Committee has returned from the East, having obtained subscriptions for $12,000,000 from New York banks and $2,000,000 from Boston institutions. The Chicago banks subscribed $8,000,000.

A meeting of representatives of the subscribing institutions was to have been held today for the election of officers and Directors, but at the last moment was postponed until tomorrow. It is proposed to have seven Directors from Chicago, two from New York and one from Boston. Headquarters will be in Chicago, and loans will be made through an Executive Committee.

The corporation will purchase live stock paper that is not readily marketable from banks and cattle loan companies with their indorsement and at a 10 per cent. rate of discount. No loans will be made for feeding or speculative purposes, but only for breeding and producing purposes, to prevent the marketing of immature animals. The business of the corporation must be wound up by March 1, 1922, and as paper discounted may not have maturity of more than six months and be subject to renewal not exceeding six months, loans will not be made after March 1, 1921.

BELT LINE LOSES ITS FIGHT.

Court of Appeals Affirms Order of Special Term Court on 59th St. Rails

ALBANY, N. Y., Nov. 23.—The Belt Line Railway Corporation of New York lost its fight against an order to relay its rails on West Fifty-ninth Street by a decision handed down by the Court of Appeals late today.

The Court reverses the order of the First Appelhate Division which had reversed an order of the New York special term in granting a peremptory writ of mandamus to compel the corporation at its own expense to conform its surface rails upon West Fifty-ninth Street between Fifth and Eighth Avenues with the level of the street when relayed.

The order of the special term was affirmed.

FINANCIAL NOTICES.

GREAT FALLS POWER COMPANY

First Mortgage, dated May 1, 1911.

Bankers Trust Company as Trustee under the above Mortgage gives notice that it will receive at its Trust Department, No. 16 Wall Street, New York City, up to 3 o'clock P. M. on December 15, 1920, sealed proposals for the sale to it, at a price not exceeding 107½% and accrued interest, of sufficient bonds secured by said Mortgage to exhaust as nearly as practicable the sum of $148,706.06. Such proposals should be made in sealed envelopes and must reach the said Trustee not later than 3 o'clock P. M. on December 15, 1920. Notice of purchase of bonds will be mailed on December 16, 1920, and the bonds so purchased should be delivered to the Trustee before the close of business December 22, 1920, on which date interest thereon will cease. In case more bonds are offered at the same price than the Trustee can purchase, it will be determined by lot which bonds shall be taken. The right is reserved to reject any proposals in whole or in part.

Dated at New York this 17th day of November, 1920.

BANKERS TRUST COMPANY
By H. F. Wilson, Jr., Vice-President.

UNION PACIFIC SHOWS 20% EARNINGS GAIN

October Revenues, However, Are Offset by 32.7 Per Cent. Rise in Operating Costs.

BETTER REPORTS PREDICTED

Full Result of Rate Increase Expected to be Apparent in November Statement.

Operating results of the Union Pacific system for October, as shown in the report sent to the Interstate Commerce Commission, show considerable improvement over October, 1919, and are a good deal better than those reported in September, the first month in which the new rate schedules of the Interstate Commerce Commission were in effect. At the same time this improvement has not been sufficient in October to justify the conclusion that earnings in that month reflect the true return on the company's aggregate property value as intended under the Transportation act.

Railway operating revenues for the month increased 20.5 per cent. to $22,418,216 from those reported in October last year, but this was offset to some extent by a 32.7 per cent. advance in railway operating expenses to $14,801,643. Railway operating income for the period increased from $6,642,450 to $7,020,422 last month. In September railway operating income was $5,856,344 as compared with $6,479,010 in the corresponding 1919 month. Outstanding items in the October statement follow:

OPERATING REVENUES.

	1920.	1919.	Pctge. Inc.
Freight	$17,399,568	$14,467,895	20.3
Passenger	3,493,884	3,093,782	12.9
Mail	363,298	182,522	99.0
Railway operating revenues	22,418,216	18,602,495	20.5

OPERATING EXPENSES.

Maintenance of way and structures	2,845,472	2,068,378	36.3
Maintenance equip.	3,735,653	2,866,778	30.5
Transportation	6,986,107	5,283,442	32.2
Railway operating expenses	14,801,643	11,154,583	32.7
Railway operating income	7,020,422	6,642,456	5.7

The comparatively small increase in revenues from passenger traffic in October was due to the fact that there had been no decision by two of the regulating bodies in States through which the Union Pacific system lines pass regarding new passenger rates until the middle of the month. As a considerable amount of passenger traffic originates in those two States, it is expected that the November figures will make a better showing. At the same time, this is not generally expected that the new basis of a set return on aggregate property value as determined by the Interstate Commerce Commission will be established until all differences between interstate and intrastate rates have been ironed out.

STRIKE CHILLING BERLIN.

Thousands Suffer From Cold Because of Janitors' Walk-Out.

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By Wireless to THE NEW YORK TIMES.

BERLIN, Nov. 22.—The strike of Berlin janitors has created a very disagreeable situation for many thousands of families living in steam-heated houses, the temperature being very low, with no means of heating their habitations. A court at Charlottenburg (a suburb of Berlin) Saturday decided that inhabitants of houses which were without heat on account of the strike might employ outside help to keep the steam heating apparatus going at the expense of the landlords.

The latter, however, at a meeting today sent a protest against this decision to the authorities, saying that the rents fixed by law did not permit the paying of janitors' monthly salaries of from 800 to 1,000 marks, which were demanded, and that it was equally impossible to hire extra help to do the work of the strikers. In most cases, the protest said, the janitors were even now making more money than the landlords, hundreds of the latter having been compelled to live on charity, and thousands being unable to pay taxes. The landlords predict a catastrophe unless the Government immediately revokes the laws regarding maximum rents and permits a considerable increase.

In some houses the male inhabitants take turns at tending the heating apparatus, but this seems impossible in large office buildings. Almost every one is suffering from a severe cold.

L. I. R. R. Plans a Bond Issue.

WASHINGTON, Nov. 23.—The Cincinnati, New Orleans & Texas Pacific Railway Company asked the Interstate Commerce Commission today for permission to pay, as lessee of the Cincinnati Southern Railroad, the interest at 5 per cent. on $5,500,000 worth of Cincinnati municipal bonds and to set aside from its earnings an additional 2 per cent. to provide a sinking fund for the eventual retirement of the bonds. The Long Island Railroad Company asked permission to issue $3,876,000 worth of refunding mortgage bonds.

Weather in Grain and Cotton States.

Special to The New York Times.

WASHINGTON, Nov. 23.—Forecast:

N. C., S. C. and Ga.—Fair Wed. and Thurs.

Fla., Ala. and Miss.—Fair Wed. and Thurs.; no change in temp.

Tenn. and Ky.—Partly cloudy in w.; moderate temp.

Ohio, Ind. and Mich.—Cloudy Wed. and Thurs.; no change in temp.

Ill. and Wis.—Unsettled Wed. Thurs. probably fair; not much change in temp.

Mo. and Iowa—Partly cloudy Wed., Thurs. probably fair; not much change in temp.

Minn.—Partly cloudy Wed.; probably unsettled in e. Thurs. probably fair; not much change in temp.

N. Dak., S. Dak., Neb., Kan., Mont. and Wyo.—Fair Wed. and Thurs.; not much change in temp.

FINANCIAL NOTICES.

CHATTANOOGA AND TENNESSEE RIVER POWER COMPANY.

To Holders of First Per Cent. Fifty-Year Gold Bonds, Issued Under and Secured by Indenture Dated December 1, 1908:

Notice is hereby given that in accordance with the provisions of the Supplemental Agreement, dated October 6, 1919, to the above indenture, dated December 1, 1908, and pursuant to the direction, under said Supplemental Agreement, of the Chattanooga and Tennessee River Power Company, above mentioned five per cent. fifty-year gold bonds, outstanding in coupon form, bearing the following distinctive numbers, have been drawn by lot, by the undersigned, as Sinking Fund Trustee under said indenture, for redemption on December 1, 1920, out of moneys in the sinking fund, to wit:

4	868	2404	3271
94	948	2443	3343
107	966	2590	3368
129	1263	2794	3597
167	1314	2815	3605
173	1448	2825	3679
255	1639	2942	3701
297	1687	2968	3965
415	1846	3012	4241
623	2063	3076	4672
660	2360	3130	

Said coupon bonds so drawn for redemption will be paid on and after said December 1, 1920, at the office of the undersigned, Sinking Fund Trustee, No. 80 Broadway, Borough of Manhattan, City of New York, upon presentation and surrender of said bonds with all coupons maturing on and subsequent to June 1, 1921, at par.

The coupons maturing on December 1, 1920, of said bonds, are payable at the office of the Chattanooga and Tennessee River Power Company, No. 80 Broadway, Borough of Manhattan, City of New York.

CENTRAL UNION TRUST COMPANY OF NEW YORK, Sinking Fund Trustee.
By J. V. B. HATER, Vice President.

Dated November 1, 1920.

OVERMAN CUSHION TIRE COMPANY, INC.

First Mortgage 7% Serial Gold Bonds of 1919.

Coupons due December 1, 1920, will be paid at the Harriman National Bank, No. 527 Fifth Avenue, New York.

TO SPEND $10,000,000 ON MID-EUROPE'S YOUNG

Col. Olds Sails to Carry On Red Cross Fight Against Disease Among Children.

Colonel R. C. Olds, Chief American Red Cross Commissioner in Europe, sailed yesterday on the steamship Aquitania, with authority to spend up to $10,000,000 of Red Cross funds in the next twelve months in child relief work. In carrying out the organization program, he said, there would be close coordination with the American Relief Commission headed by Herbert Hoover. Commissioner Olds came here two months ago to confer with American Red Cross authorities regarding the new European program.

"I carry with me the approval of a general plan concentrating all available resources of the European appropriation on the problem of child relief," said Commissioner Olds. "Primarily we will concentrate on Poland, the Balkans, the Slovak States, Hungary and as much of Russia as can be reached. The Red Cross program looks toward the health of the children in contradistinction to the American Relief Commission's work of child feeding.

"Malnutrition has left a dreadful wake of child diseases ranging from the more curable maladies, including rickets, to the worst forms of tuberculosis. The necessity for medical care, doctors, nurses, medicines and hospital necessities becomes a contemporary problem with the actual distribution of food. The program will be administered largely from Paris as in the past."

Commissioner Olds was asked to comment on the demand in labor circles that the Red Cross formulate a program of Irish relief and go into that country with American relief forces.

"I have been away from Paris for two months," he said, "and I have been so thoroughly out of touch with our detailed reports on the situation in Ireland as in other countries, that I do not feel qualified to answer. The American Red Cross has no intention of discriminating against any country. Ireland's cause will have a 100 per cent. hearing before the Red Cross European Commission."

Support M., K. & T. Reorganization.

The only opposition to the reorganization plan for the Missouri, Kansas & Texas Railroad is from one of the committees representing senior bonds, according to information obtained in railroad circles yesterday. All of the other twenty-four protective committees are underatood to have indicated their approval provided the plan, as it was sent out by the reorganization managers a month or six weeks ago, is pronounced operative. It was suggested that the matter may be taken before the Interstate Commerce Commission for settlement.

JAPAN STILL A DRAIN ON OUR GOLD SUPPLY

Exports for November Approximately $17,000,000; For the Half Year, $80,000,000.

TOKIO FISCAL AGENT TALKS

Akira Den Says Movements of Specie Are Merely Normal Exchange Operations.

Approximately $17,000,000 will be shipped from this country to Japan during the current month, and with the additional amount which will be exported next month the total for the half-year will be close to, if not in excess of, $80,000,000.

According to Akira Den, Japanese Financial Commissioner to the United States, the reports from Tokio that Japanese banks had stopped exporting gold from the United States to Japan are erroneous. Neither the Japanese banks nor the Japanese Government, Mr. Den says, have changed their attitude toward movements of the metal.

"Japanese banks and some non-Japanese banks which are doing exchange business in the Far East," Mr. Den said yesterday, "are still continuing to export gold to Japan, and for the same reasons as before, the normal exchange operation. The Japanese Government has never encouraged the export of gold from the United States by Japanese banks, and recently the specie reserve of the Bank of Japan has reached the same amount as that of the bank notes outstanding; in other words, a 100 per cent. reserve has been attained.

"I understand that Japanese banks will export gold to the extent of $47,000,000 during this month and several millions more during December, while the exports by these banks from July to October totalled $47,610,000.

"Regarding the future course to be followed I cannot say exactly, but I have some doubts as to whether the same tendency will continue as heretofore."

Form East Coast Fisheries Board.

A protective committee to represent common and preferred stockholders of the East Coast Fisheries Company has been formed consisting of Louis V. Bright, Frederick Osborn, Thorwald Stallknecht, A. J. Johnson and Henry B. Montgomery. The committee will be increased from time to time to insure adequate representation for all stockholders.

NEW INCORPORATIONS

New York Charters.

Special to The New York Times.

ALBANY, Nov. 23.—Thirty-four new corporations, with an aggregate capitalization of $1,536,000, were chartered today. They include:

Pannonia Sales Corp., Manhattan, deal in books and jewelry, $100,000; E. Rothman, G. Middelman, W. Lohn, 182 Centre St.

John V. Schaefer Construction Corp., Manhattan, $10,000; A. Mannheimer, R. Kirschner, K. M. Devitt, 25 Broad St.

American Lamp Cord Co., Trumansburg, Tompkins Co., $150,000; J., W. and S. Reynolds, Norwalk, Conn.

Buffalo Anthracite Coal Co., Buffalo, $100,000; E. Brainard, C. P. Shettler, L. F. Lindal, Buffalo.

36 West 57th St. Co., Manhattan, realty, $50,000; G. W. and R. Green, R. Rosenberg, 60 St. Nicholas Av.

United Chain Stores Co., Brooklyn, realty, $10,000; J. E. Sharkey, H. L. Gabelman, G. E. O'Brien, 79 Greene Av., Brooklyn.

Trade and Commerce Corp. of America, Manhattan, stocks and bonds, $100,000; G. S. Brengle, H. McAndrew, P. J. R. McEntagert, 64 Wall St.

Maunur Corp., Manhattan, stock brokers, $30,000; M. B. Carroll, J. V. Kline, J. Lorens, 440 Riverside Drive.

K. W. Freund and Associates, Brooklyn, system production and industrial engineers, $10,000; K. C. Buch, D. Hall, K. W. Freund, 867 East 23d St., Brooklyn.

La Paix Restaurant, Manhattan, $100,000; J. Limpert, C. Dracopulos, P. S. Schey, 1,393 Dean St., Brooklyn.

Crex Construction Corp., Brooklyn, $10,000; C. Goldenberg, H. H. Feigin, G. Glick, 5,112 17th Av., Brooklyn.

Grimwood Land Exchange Corp., Manhattan, realty, $5,000; R. Diesenhaus, F. Verger, C. Grimwood, 321 West 48th St.

George Malcolm, Mt. Vernon, engineering and bridge work, $150,000; S. P. Mead, G. Q. Hers, D. M. Rousseau, Scarsdale.

Times Square Business Exchange, Manhattan, brokerage and insurance, $5,000; H. F. and F. J. Levy, D. Gross, 951 East 7th St., Brooklyn.

Fanning, Edwards & Gagen, Riverhead, Suffolk Co., autos, airplanes and farm implements, $150,000; I. T. and E. S. Edwards, I. T. Fanning, Riverhead.

Ruby Press, Brooklyn, printing, $100,000; F. H. Timpson, G. H. Henshaw, J. S. Case, 307 Washington St., Brooklyn.

Central Jersey Undergarment Co., Manhattan, $20,000; B. B. Hoffman, L. and S. Leis, 862 Cypress Av.

Domestic Lace House, Manhattan, $20,000; N. A. Goldenthal, J. Forman, M. F. Levins, 160 Broadway.

Mission Arcades, Manhattan, merchandise and realty, $25,000; S. M. Tighe, E. J. Nathan, Jr., E. Howie, 128 Broadway.

H. R. Elliot & Co., Manhattan, stationers and printers, $100,000; C. Gazaly, D. E. and H. R. Elliot, 129 Lafayette St.

Carmine De Zego, Brooklyn, junk, $5,000; F. and A. and C. De Zego, 83 Division Av., Brooklyn.

Filmless Motion Portrait Corp., Manhattan, $50,000; W. Rosenzweig, B. R. Witt, V. Gianetta, 536 East 140th St.

A. L. Jelley & Co., Manhattan, stocks and bonds, $100,000; R. J. Riley, H. R. Doughty, A. L. Jelley, 170 Broadway.

Sadie Bloume Co., Manhattan, women's waists, $50,000; O. A. Samuels, J. H. and S. Schwartz, 10 East 33d St.

Woman's Smart Shop, Manhattan, dresses and millinery, $10,000; B. Julius, M. A. Lewis, S. W. Freedman, 260 Riverside Drive.

Martyn-King, Manhattan, advertising, $50,000; J. Conard, F. E. King, J. G. Martyn, 15 Claremont Av.

Rand Electrical Co., Manhattan, contracting and engineering, $10,000; H. M. Fulton, M. Dessney, S. S. Rand, 1,800 7th Av.

Krumholz Construction Corp., Manhattan, $5,000; B. and P. and J. Krumholz, 202 Pennsylvania Av., Brooklyn.

CAPITAL INCREASES.

J. H. Wallace Co., Manhattan, $30,000 to $100,000.

Longacre Printers and Stationers' Corp., Manhattan, $5,000 to $10,000.

Merchants' Fire Assurance Corp. of New York, Manhattan, $300,000 to $600,000.

Checker Taxicab Corp., Manhattan, $15,000 to $200,000.

American Blower Co., Green Island, $1,500,000 to $3,750,000.

General Motor Service Corp., Farmingdale, $7,500 to $300,000.

CAPITAL REDUCTION.

Tobacco Corp. of America, Manhattan, $600,000 to $10,000.

MERGER.

Niagara Development Co., Niagara Falls with Niagara Falls Power Co.

NAME CHANGE.

Posner Carter Co., Philippine I'ds, to Insular Traders.

DESIGNATION.

Diamond T. Motor Car Co., Bl., $1,000,000; rep., H. S. Gould, 37 Wall St.

DISSOLUTIONS.

Smith Street Stores, Manhattan.

Duplex Shirt Co., Manhattan.

Smith Street Wharf Corp., Manhattan.

... and K. Fireproof Storage Warehouse Co., Manhattan.

Murray Hosiery Co., Manhattan.

Dehen Realty Co., Manhattan.

Howard, Manhattan.

Leblang Realty Corp., Brooklyn.

Shea Realty Co., Portchester.

New Jersey Charters.

Special to The New York Times.

TRENTON, Nov. 23.—New charters:

Moriaite Process Co., Jersey City, make fertilizers, $500,000; J. C. Morison, Thomas A. Ryan, Detroit; Frank J. Higgins, Jersey City.

American Stamping Co., Elizabeth, mining, $200,000; George M. Seaton, Elwood W. P. Harris, Clark Whittemore, Elizabeth.

Magnum Mfg. Co., New Brunswick, roofing materials, $150,000; H. A. Black, John R. Turner, Alfred F. McCabe, Jersey City.

Terrill Realty Co., Plainfield, contractors, $125,000; Joseph Nathansen, Jacob A. Frax, Hyman Frax, Plainfield.

Prudential Silk Mills, Paterson, $125,000; Nathan Cohen, Ethel Cohen, Louise C. Cohen, Paterson.

Delaware Charters.

Special to The New York Times.

DOVER, Nov. 23.—Charters filed:

Bulletin Hydraulic Mines Corp., mining, $5,000,000; T. L. Croteau, M. A. Bruce, S. E. Dill, Wilmington.

Triangle Corp., mining, $1,000,000; T. L. Croteau, M. A. Bruce, S. E. Dill, Wilmington.

North American Lloyd, boats, $1,500,000; Charles B. Bishop, A. M. Fox, R. H. Ochletree, Wilmington.

Hyatt Panama Manganese Co., mining, $300,000; Harry C. Hand, S. B. Howard, R. K. Thistle, New York.

Dutton Corp., furniture, $100,000; F. R. Hansell, E. M. MacFarland, J. Vernon Pimm, Philadelphia.

American Motor Ray Association, amusement, Wilmington, $25,000. Incorporators names not reported.

FINANCIAL NOTICES.

Southern States Lumber Company

To the Holders of Ten-Year Seven Per Cent. Sinking Fund Gold Debentures due January 1, 1928.

SINKING FUND NOTICE.

Notice is HEREBY GIVEN as provided in Article Three, Section 1, of the Debenture Trust Agreement of SOUTHERN STATES LUMBER COMPANY with Metropolitan Trust Company of the City of New York, Trustee, dated January 1, 1918, that offers will be received until 12 o'clock M. on Monday, December 13, 1920, at the office of Metropolitan Trust Company of the City of New York, 60 Wall Street, New York City, for the sale to it of sufficient bonds at not exceeding one hundred and five per cent. of the face amount thereof, and accrued interest, to exhaust the sum of Eight thousand one hundred ninety-two and 97-100 Dollars.

Offers should be sealed and addressed to the Southern States Lumber Company, in care of the Trust Department of said Trust Company.

The right is reserved to reject any or all offers.

By P. K. YONGE, President.
SOUTHERN STATES LUMBER COMPANY.
60 Wall St., New York.

Dated New York, November 20, 1920.

To the Holders of 7% Five Year Convertible Secured Gold Notes, Series "A" of the LIBERTY OIL COMPANY, INC.

The undersigned, as Trustee under Indenture dated July 1, 1916, securing the above notes, hereby invites proposals for the sale to it, as such Trustee, of notes of said Series in an amount sufficient to exhaust as nearly as may be the sum of $11,477.57 now in its hands for account of the Sinking Fund provided by said Indenture. All offers must be for all or any part of the notes offered, must state the price at which the same are offered, not exceeding, however, 110% of the principal thereof, and must be received at the Corporate Trust Department of the undersigned at or before 3 o'clock P. M. on December 22, 1920. Notification of offers accepted will be mailed on or before December 27, 1920, and will call for delivery to the undersigned, at its Corporate Trust Department, 15 Wall Street, New York City, of notes so accepted, as of January 1, 1921, with April 1, 1921, and subsequently maturing coupons attached.

Dated at New York this 24th day of November, 1920.

BANKERS TRUST COMPANY,
Trustee.
By H. F. WILSON, JR.,
Vice President.

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An executive is ever on the *qui vive* for weak spots in his business. Time and again he finds them at random. Yet it stands to reason that periodic investigation by an organization highly specialized in modern accountancy is the only way to make faultfinding really constructive.

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100 Air Reduction
100 American Meter
100 Clinchfield Coal Com.
100 E. W. Bliss Com.
25 Franklin Insurance
100 General Baking Com.
25 Hanover Insurance
25 Home Insurance "Rights"
25 International Elevating
100 Int. Pulp Com. & Pfd.
25 Lawyers Title & Trust Stock
100 Lima Locomotive Pfd.
50 Midland Securities
100 Mohawk Valley
100 N. Y. State Rys. Com.
50 Old Dominion Steamship
50 Pocahontas Fuel Com.
25 Singer Manufacturing
100 Ward Baking Com. & Pfd.

J. K. Rice, Jr. & Co. Will Sell

100 Atlas Portland Cement Com.
100 American Chicle Com.
100 American Cigar Com.
25 Amer. Lithographic Com. & Pfd.
50 City of New York Ins.
100 Clinchfield Coal Com.
40 Delaware, Lack. & Western Coal
25 Equitable Trust Stock
100 E. W. Bliss Com.
35 Home Insurance "Rights"
20 H. W. Johns-Manville Co.
100 International Fur Exchange Pfd.
50 Midland Securities
100 N. Y. State Rys. Com.
100 Penna. Coal & Coke
75 Phelps-Dodge
50 P. F. Collier & Son Com.
500 Singer Mfg. Ltd.
50 National Fuel Gas

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Empire Steel & Iron
General Electric Rights
Home Insurance Stk. & Rts.
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reviews the situation of Power Companies
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Bought—Sold—Quoted
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Bordens Company
Common and Preferred
General Refractories Co.
Galena Signal Oil
Common
Mercantile Stores Co., Inc.
Bonds and Stock
National Fuel Gas
Stock
Northwestern Power Co.
Common and Preferred
Northern Pipe Line
Stock
Phoenix Property Co.
5s, 1927
Silversmith Co.
8s, 1921
Toledo, Peoria & West.
4s, 1917

Charles E. Doyle & Co.
30 Broad St., N. Y. Tel. Broad 7100-7-8-9

Allis Chalmers
General Electric
American Woolen
Mexican Petroleum

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100 Bucyrus Co., Pfd.
50 Irving National Bank
50 Realty Associates
50 Sheffield Farms Pfd.
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25 National Ice & Coal 1st Pfd.
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Consolidation Coal 5s 1950
Cincinnati Gas Trans. 5s 1933
Denver & Rio Grande Imp. 5s 1928
Elrod Sugar 7s 1921
Kansas City Terminal 4s 1960
Magnolia Petroleum 6s 1937
Wayne Coal 6s 1937

American Chicle
Atlantic Lobos
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COMMODITY PRICES

Prices in Foodstuffs Strengthen, With Some Advances—Copper at 14c, Low for Year.

A better scale of prices, among the foodstuffs particularly, was patent in yesterday's wholesale markets. Wheat advanced 11 cents per bushel, corn 2¼ cents per bushel and oats 1 cent per bushel. Flour, however, was unchanged. These are the first price gains in these commodities since the recession which took the commodities down to low levels for the year. Coffee dropped ¼ of a cent per pound, to a low for the year, with butter and eggs unchanged. Sugar dropped ¾ of a cent a pound, to a new low.

Lard in the provisions, was up 75 cents per hundred pounds, but beef and pork were unchanged.

In the metals, lead dropped ¼ of a cent per pound, and copper dropped ¼ of a cent per pound, to the low price for the year. Tin advanced ¾ of a cent per pound.

In the staples, spot cotton recovered 26 cents per 100 pounds, and print cloths were quoted unchanged.

Following are the cash prices for the principal commodities in the wholesale market at the close of business Tuesday, a week before and a year ago:

FOODSTUFFS:	1920. Nov. 23.	1920. Nov. 16.	1919. Nov. 23.
Wheat, No. 2 red	$1.97	$2.13	$2.36¼
Corn, No. 2 yellow	.97½	1.07¼	1.67½
Oats, No. 2 white	.61	.63½	.82¾
Flour, Minn., patent	9.50	10.50	14.25
Coffee, No. 7 Rio	.06¾	.07¼	.15½
Sugar, granulated	.08¾	.09¾	.09
Butter, cream, 92 sc're	.65	.63	.72½
Eggs, fresh gathered, firsts, per dozen	.81	.81	.74
Lard, prime	19.75	20.50	26.75
Pork, mess	31.00	32.50	47.00
Beef, family	28.00	25.00	29.00
METALS:			
Iron, 2, X Phila	45.00	46.50	38.10
Steels billets, Phila	35.00	55.00	42.00
Lead	5.90	6.50	6.75
Copper	14.00	14.37½	19.00
Tin	38.75	39.75	54.00
TEXTILES:			
Cotton, mid. uplands	.19.25	.19.25	39.00
Printcloths	.06	.06⅛	.12⅝

Highest and lowest prices thus far in the present year:

	Highest		Lowest	
Wheat	$3.25	Jan. 7	$1.66	Nov. 22
Corn	2.31⅛	May 15	.95	Nov. 20
Oats	1.50	May 7	.60	Nov. 26
Flour	16.25	Jan. 7	9.50	Nov. 23
Coffee	.16¾	Jan. 11	.06¾	Nov. 23
Sugar	.23	July 12	.08¾	Nov. 23
Butter	.77	Apr. 24	.54	Aug. 4
Eggs	.82	Jan. 9	.42½	Mar. 12
Lard	23.50	Jan. 9	13.70	Aug. 17
Pork	47.00	Jan. 2	30.00	Oct. 1
Beef	28.00	Oct. 19	20.00	May 12
Iron	53.51	Aug. 31	43.10	Jan. 2
Steel	65.00	July 23	43.00	Jan. 2
Lead	9.50	Mar. 15	6.50	Jan. 2
Copper	19.50	Jan. 5	14.00	Nov. 23
Tin	65.25	Jan. 11	36.25	Nov. 19
Cotton	42.75	July 22	17.10	Nov. 22
Printcloths	.16¾	Apr. 13	.06	Nov. 1

WHEAT MARKET ADVANCES.

Advances for First Time in More Than a Week—Prices 7½@9 Cents Higher.

CHICAGO, Nov. 23.—For the first time in more than a week the wheat market today closed at an advance. Brisk export demand, together with assertions that liquidation was at an end, had much to do with the strength shown. The finish was nervous, 7¼ to 9c net higher, with December $1.68@1.68¾ and March $1.51@1.54. Corn gained 2¾@3⅜, oats 1½@1¾ to 2¾ and provisions 22c to 77c.

Buying of wheat near the end of the session was greatly accelerated by a report that Julius Barnes, former National Wheat Director, had expressed an opinion that prices were at the bottom. The complete report of the remarks by Mr. Barnes showed they were along optimistic lines in which he said that he was not a bull. Entirely aside from the Barnes incident, however, a considerable change in sentiment among traders was evident from the outset. It was known that export demand was brisk and that millers were rapidly placing orders for flour. Besides, financial conditions were easier and sterling exchange rising. Setbacks in prices, though sharp at times, were brief, and after the close it was estimated that sales to Europe totaled 1,500,000 bushels, about half the amount domestic grown.

Corn and oats were hoisted by the strength of wheat. Shorts, including some of the most aggressive recent sellers, bought freely. Packers' buying turned the provision market upward, notwithstanding that at first weakness prevailed owing to big breaks in the value of hogs.

Today's Chicago prices for the principal commodities were as follows:

WHEAT.

	High.	Low.	Close.	Prev. Close.
December	1.89½	1.58½	1.68¾	1.60¾
March	1.64¼	1.54¼	1.63¾	1.55½

CORN.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	.67¾	.64¾	.67¾	.64¾	1.28⅝
May	.74	.70¾	.73¾	.71	1.32¾
July	.75¼	.71¾	.75	.71¾	....

OATS.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	.45⅛	.42⅝	.45¼	.42⅝	.70¼
May	.47¼	.44¼	.47¼	.44¼	.72¾
July	.49¾	.47⅝	.49¼	.47¼	....

RYE.

	High.	Low.	Close.	Prev. Close.	Last Year.
December	1.52	1.46¼	1.46¼	1.46¼	1.48¼
May	1.41	1.34¼	1.40½	1.34	....

PROVISIONS.

Lard—	High.	Low.	Close.	Prev. Close.	Last Year.
Nov.	12.70	12.10	12.62	....	....
Jan.	14.00	14.15	14.60	14.10	22.30
May	12.97	12.50	12.50	13.57	....
July	13.70	13.67	13.67	13.90	....
Ribs—					
Jan.	12.60	11.90	11.90	12.60	18.15
Pork—					
Jan.	22.70	21.40	21.40	22.15	....

PRODUCE MARKETS.

BUTTER—Receipts yesterday, 6,531 packages. Market tone, slightly unsettled; secondary grades, slower. Creamery, higher than extras, a pound, 63½@63c; extras (92 score), 64½@63c; firsts (90 to 91 score), 55@63c; seconds (88 to 87 score), 40@47c; lower grades, 37@39c; Danish casks, 50@53c; unsalted, higher than extras, 63@63½c; extras, 61@61½c; firsts, 59@60c; seconds, 42@46c; State dairy tubs, good to prime, 50@53c; common to fair, 50@45c; renovated, extras, 40@47c; ladles, current make, firsts, 34@35c; seconds, 32@33½c; lower grades, 30@31c; packing stock, current make, firsts, 1, 21@21½c; No. 2, 20c; lower grades, 17@20c.

EGGS—Receipts yesterday, 9,013 cases. Fresh gathered, quiet; fancy qualities, scarce and steady; medium and lower grades, very irregular prices; storage, firm; nearby whites scarce, but a fair supply of Californias. Fresh gathered, extras, dozen, 80@88c; extra firsts, 83@85c; firsts, 76@81c; seconds, 67@73c; dirties, No. 1, 82@85c; checks, fair to choice, dry, 46@60c; refrigerator, special marks, fancy, 59@60c; firsts, 57@58c; seconds, 52@56c; State, Pennsylvania and nearby Western hennery whites, extras, $1.06; extra firsts, $1.03@1.05; firsts, 90c@$1.02; gathered whites, firsts to extra firsts, $1.04@1.06; under grades, 80@92c; pullets, 75@83c; Pacific Coast, white, extras, $1.06@1.08; extra firsts, $1.03@1.05; medium size, 80@83c; small, 76@80c; other Western and Southern gathered whites, firsts, 90@$1.02; Pennsylvania and nearby Western hennery browns, extras, 90@95c; gathered brown and mixed colors, graded extras, 80@88c; firsts to extra firsts, 77@86c.

BOSTON CURBS.

	Bid.	Ask.		Bid.	Ask.
Arix. Ext.	2	3	Iron Cap.	6	7
Arix. Silver	23	24	La Rose	12	13
Arix. Tin Top	9	10	Majestic	10	14
Black Hawk	15	19	Miser Metals	20	23
Boston Mon.	43	44	Midway Mex		30
Chief Con.	2⅝	3	Monarch	5	15
Calaveras	1¼	1⅝	Nat. L. & L.	5	7
Crown Res.	19	20	New Dome	12	13
Crystal Lake	42	43	Nixon	7	8
Denbigh	13	14	Rainier	15	17
Eagle Lit.	¾	⅞	Seneca Metals	11	13
Elm Orr	90	95	Silver Metals	20	23
Fortuna	1	2	U. V. Ext.	24¼	25½
Gadsden	40	50	Yukon	1	1⅛
Iron Blossom	4	5			

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CURB TRANSACTIONS

INDUSTRIALS.

Sales.		High.	Low.	Last.
700	‡Aetna Exp.	9¼	9¼	9¼
2,700	‡Acme Coal.	1⅝	1½	1⅝
1,400	‡Am Writ P.	6¾	6¼	2½
400	‡Auto Fuel S	67¼	66¾	67¼
	1st Borden pf	79	79	79
	‡Br-Am C.	5	5	5
400	‡Br-Am T. c.	12	11¾	11¾
100	‡Bucyrus	19	19	19
300	‡Car L. & P.	2½	2½	2½
700	‡Chi Nipple	8¾	8½	8½
1,800	‡Conley T. P	16¾	16	16
800	‡Crude Chm	1¼	1¼	1¼
500	‡Emp T. & S	17½	17	17¼
500	‡Farrell Coal	17	16	17
6,000	‡Gen Asphalt	48¾	46¾	46¾
100	‡Hall Signal	2¼	2¼	2¼
513	‡Hall pf	5	5	5
2,000	‡HeydenChm	2¾	2¾	3
200	‡Hock Val P	6¼	6	6
4,000	‡Key Co Gas	1¾	1¼	1¼
200	‡La McN & L	17	17	17
200	‡Lima Loco	60½	60¼	60½

STANDARD OIL SUBSIDIARIES.

700	‡Anglo-Am.	20	19½	20
195	‡Std Oil, Ind.	725	710	713

MISCELLANEOUS OIL STOCKS.

600	‡Allen Oil	1⅛	⅞	1⅛
6,000	‡Allied Oil	15	13	14
7,000	‡Amal Roy	24	20	24
15	‡Atl Gulf	65	65	65
1,900	‡Boone Oil	2	1⅞	2
5,400	‡Bon-Wyo	1½	1½	1½
9,000	‡Carib Synd.	13¾	11¾	11¾
1,500	‡Cities Serv.	7	7	7
	B f shares	82¾	82	82
200	‡Cosden & Co	7	6¾	7
1,200	‡Cushing Pet	⅞	⅞	⅞
2,700	‡Denny Oil	1½	1½	1½
400	‡Donna Oil	9¼	9¼	9¼
2,500	‡Elk Basin	8¾	8	8¾
8,600	‡Esmeralda	4½	4¼	4½
500	Federal Oil	2¾	2	2¾
800	‡Fenal'd Oil	13	12½	12½
600	‡Glenrock Oil	2¼	2	2¼
800	‡Granada Oil	7½	6¾	7½
100	‡Guffey-Oil	27	27	27
1,000	‡Hudson Oil	⅞	¾	⅞
2,700	‡Int'l Pet.	15¾	15	15½
100	‡Lone St Gas	30	30	30
4,500	‡Lyons Pet.	1½	1⅜	1

MINING STOCKS.

1,200	Al-Br Col M	¾	¾	¾
3,200	Alta Globe C	⅜	⅜	⅜
3,500	‡Bel Div p.	4	3¾	3¾
4,200	‡Bel Ext p.	5	4¾	4¾
2,500	Big Ledge	⅞	⅞	⅞
2,700	‡Booth	4	3	3½
50,000	‡Bos & Mont	43	40	43
2,500	‡Caledonia	18	17	17
2,000	‡Candel Sil	18	17	18
3,500	‡Cashboy	8	7	7
200	Cons Vir Sil	3⅝	3¾	3¾
2,000	‡Cortez Sil pf	64	63	64
500	‡Darwin Sil	2¼	2¼	2¼
12,700	Divide Ext p	28	27	27½
5,000	El Salva Sil	⅝	½	⅝
2,000	Emma Sil	4	3	3
2,100	‡Eu Holly	1½	1½	1½
7,300	‡Goldfield C	8	6¾	7
3,500	‡ Do Deval	3	3¼	3
4,500	‡Harmill D	23	18	23
720	Hecla Min.	4¾	4¾	4¾
3,500	‡Jim Butler	17	16½	17
3,500	‡Jumbo Ext.	5½	5	5½
23,700	‡Knox Div.	11½	9	10
5,000	‡LoneStar C	5	5	5
1,000	La Cons	¾	¾	¾
2,500	‡MacN Min	1¼	1¼	1¼
3,200	‡Marsh Min	11	10	10

BONDS.

Sales.		High.	Low.	Last.
$40,000	‡Allied Packers 6s	60	59	60
1,000	‡Aluminum Mfg 7s	96¾	96¾	96¾
5,000	‡Am Light & Traction	60	59	59
15,000	‡Am T & T 5s, 1922	95¼	95	95
25,000	‡Am Tel & Tel, 1924	94	93½	93½
25,000	‡Anaconda Copper 7s, w i	95¼	95	95
30,000	‡Armour 7s, w i	95¾	95¾	95¾
15,000	‡Beth Steel 7s, 1935, w i	94½	94½	94½
2,000	‡Can Nat Ry 7s, 1933	102	102	102
4,000	‡C, C, C & St. L 6s, 1929	83½	83½	83½
30,000	‡Con Textile 7s, w i	96¾	96	96
20,000	‡Denmark 8s	99½	99½	99½
15,000	‡Diamond match 7s	100¼	100¼	100¼
	French 5s, premium	60	59¾	59¾
1,000	‡Galena Signal Oil 7s	93¾	93¾	93¾
10,000	‡Goodrich 7s, 1925, w i	89¼	89	89
10,000	‡Govt of Sweden 6s	82½	82	82
25,000	‡Grand Trunk 7s	102¾	102¼	102¾
5,000	Heinz 7s, 1930, w i	94¾	94¾	94¾
50,000	‡Interborough R T 7s	70¾	70¾	70¾
30,000	‡Kennecott Copper 7s	93¼	92¾	93
30,000	‡Kingdom of Norway, w i	100¾	99¾	100¼
10,000	‡Morris & Co 7½s	97¼	97½	97½
30,000	‡N Y, N H & H 4s	75	75	75
5,000	‡Ohio Cities Gas 7s	92¼	92¼	92¼
10,000	‡Ohio Cities Gas, 1925	93½	93½	93½
10,000	‡R J Reynolds 6s, 1922	96¾	96¾	96¾
25,000	‡Seaboard Air Line 4s	65	64	65
15,000	‡Sears-Roebuck 7s (1 year)	98¼	97½	98¼
30,000	‡Sears-Roeb'k 7s (2 years)	95¼	95	95
45,000	Sinclair 7½s	91	90	90½
25,000	‡Solvay & Cie 8s	100¼	100	100¼
2,000	‡Southwestern Tel	93¾	93¾	93¾
5,000	‡Swift & Co 6s, 1921	97½	97½	97½
30,000	‡ Do 7s, 1925	97¼	96¾	96¾
15,000	‡Swiss Govt 5½s	83½	82½	82½
10,000	‡Texas Co 7% notes	99	98	98
7,000	‡Union Tank Line 7s	100¼	100¼	100¼
14,000	‡Utah Securities 6s, 1922	82½	81¾	81¾
5,000	‡Western Electric 7s	99	99	99
10,000	‡West Virginia 5½s	83	83	83

GERMAN BONDS.

Marks.		High.	Low.	Last.
110,000	‡Berlin 4s	15	14	15
40,000	‡Bremen 4½s	17	16½	16½
10,000	‡Hamburg 4s	14¼	14¼	14¼
375,000	‡Hamburg 4½s	15¾	15¾	15¾
25,000	‡Leipzig 5s	16	16	16

‡Odd lot. †Sells cents per share. ‡Unlisted.
Note—Omitted Tuesday, Nov. 22: 2,000 shares Allied Oil sold at 15.

NEW YORK CITY BONDS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
4½s July, 1967	91½	92½	91
4½s June, 1965	91½	92½	91
4½s Mar., 1965	91½	92½	91
4½s Sept., 1967	91½	92½	91
4½s May, 1957	91½	92½	91
4½s Apr., 1966	85½	87	85½
4½s Mar., 1964	85½	87	85½
4½s Mar., 1963	85½	87	85½
4½s Sept. 1960	85½	87	85½
4½s Mar., 1960-30	85½	87	85½
4s May, 1959	81	83	81
4s Nov., 1958	81	83	81
4s May, 1957	81	83	81
4s Nov., 1956	80	83	80
4s Nov., 1955	80	83	80
4s Nov., 1936	87	90	87
3½s May, 1954	73	75½	73
3½s Nov., 1954	73	75½	73
3½s Nov., 1955	73	75½	73

The following are quoted on a percentage basis:

4½s	1924-1931	5.25	4.80 5.25
4½s	1921-1925	5.50	4.90 5.50
4½s	1940-1963	5.30	4.90 5.30
4½s	1931-1939	5.40	4.90 5.40
3½s	1924-1930	5.50	4.90 5.50
3½s	1921-1923	6.50	5.50 6.50
3s	1940-1953	5.30	4.90 5.30
3s	1926-1950	5.50	4.90 5.50
2s	1921-1925	6.25	5.25 6.25

PUBLIC UTILITIES

Sales.		High.	Low.	Bid.	Asked.
855	Cities Service	284	277	281	286
815	Cities Service pf	64½	64½	64½	65
1,239	Cities Service pf. B	6¾	6¾	6¾	6⅞
2,247	Cities Service bk. shares	32¾	32	32½	33
$30,500	Cities Service deb. B	133	132	132	136
47,800	Cities Service deb. C	93½	92¼	92¾	94¼
22,100	Cities Service deb. D	85	84	84	86
345	Empire Gas and Fuel pf	85	84½	84½	86½

	Bid.	Asked.		Bid.	Asked.
Am Gas & Electric	99	103	Galveston-Hous Elec pf	64	67
Am Gas & Electric pf	35	36	Miss River Power	12	14
Am Light & Traction	100	103	Miss River Power pf	70	75
Am Light & Trac pf	79	81	Northern States Power	40	45
Am Power & Light	50	55	North States Power pf	76	80
Am Power & Light pf	60	65	Northern Texas Elec	73	78
Am W W & Electric	2¼	2½	Northern Tex Elec pf	80	90
Am W W & Elec pf	40	45	Pacific Gas & Elec	78½	80
Am W W & Elec pf stamped	5	6¼	Puget Sound Pow & Lt	15½	17½
Appalachian Power	2	6	Puget Sd Pow & Lt pf	54	58
Appalachian Power pf	20	24	Republic Ry & Light	7¼	8
Carolina Power & Lt	30	33½	Republic Ry & Light pf	25	27
Colorado Power	9	12	Southern Cal Edison	87¾	88¾
Colorado Power pf	82	86	Southern Cal Edison pf	95	97½
Columbus Electric pf	55	60	Standard Gas & Elec	12	14
Com Power, Ry & Lt	13	16	Standard Gas & El. pf	24½	26
Com Power, Ry & Lt pf	35½	37½	Tampa Electric	108	112
Conn Power	76	80	Tenn Ry, Lt & Power	½	1½
Conn Power pf	70	74	Tenn Ry, Lt & Pow pf	2	4½
Eastern Texas Electric	82	86	United Light & Rys	26	27
El Paso Electric	48	53	United Light & Rys pf	55	57
Electric Bond & Sh pf	78	83	Western Power	19½	21
Federal Light & Trac	7	8½	Western Power pf	59¾	61½
Federal Ltd & Trac pf	46½	48½			
Galveston-Hous Elec	35	39			

Bonds.

Am W W & El col 5s	55¼	56	Midwest Utilities 6s '25
Appalachian 1st 5s, '41	66	68	Miss River Pow 5s, '51
Ark Valley 7s, '20	85	100	Nor States Pow 5s, '41
Cin Gas & Elec 5s	83	86	Nor States Pow 5s, '28
Col Gas & El deb 5s, '27	76	80	Seattle Electric 5s, '29
Col Gas & El 1st 5s, '27	78	82	Stand Gas & El 6s, '39
Conn Power 5s, '53	76	80	Stand Gas & El 7s, '31
Dallas Electric 5s, '22	100		Standard Gas 6s, '26
East Tex Elec 5s, '42	72		Utah Securities
Empire Gas & El 6s, '24	84½	86½	West States G & El 5s, '41

STANDARD OIL STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
Anglo-Am Oil, Ltd.	19½	20½	19¾
Atlantic Lobos	20	25	20
Do pf	65	75	65
Atlantic Refining	1000	1050	1000
Do pf	103	105	104
Borne-Scrymser	400	430	400
Buckeye Pipe Line	85	90	86
Chesebrough Mfg.	190	210	190
Do pf	98	101	98
Continental Oil	108	112	108
Crescent Pipe Line	87	90	87
Cumberland P L	135	145	135
Eureka Pipe Line	100	120	100
Galena Signal Oil	50	53	50
Do pf, new	94	96	94
Do pf, old	92	96	92
Illinois Pipe Line	160	170	170
Imperial Oil, Ltd	98	102	98
Indiana Pipe Line	87	90	87
Int Pet Co, Ltd	15¼	15¾	15
National Transit	24	28	25
N Y Transit	160	170	160
North Pipe Line	100	104	100
Ohio Oil	288	295	288
Penn-Mex Fuel	40	43	40
Prairie Oil & Gas	510	520	510
Prairie Pipe Line	210	220	205
Solar Refining	400	420	400
Southern Pipe Line	108	113	110
South Penn Oil	245	250	245
S W Pa Pipe Lines	65	68	65
Stand Oil of Cal	327	330	327
Stand Oil of Ind	710	715	710
Do new	284	290	285
Do 25 pay	70	75	77
Stand Oil of Kan	650	690	690
Stand Oil of Ky	375	400	390
Stand Oil of Neb	410	430	416
Stand Oil of N J	620	625	625
Do pf	104¾	105¼	104¾
Stand Oil of N Y	368	375	368
Stand Oil of Ohio	400	415	400
Do 25 pay	101	109	101
Swan & Finch	35	40	35
Union Tank Car	104	110	102
Do pf	92	95	92
Vacuum Oil	310	320	308
Washington Oil	30	38	30

TOBACCO STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
Am Cigar	130	135	130
Do pf	73	83	78
Am Tobacco, scrip	101	104	97
Geo W Helme	156	165	156
Do pf	90	96	90
J S Young	135		135
Do pf	86		86
MacA & Forbes	107	112	107
Do pf	77	81	78
Porto Rico-Am	99	105	100
Do scrip	90	100	99
R J Reynolds, new	84	88	85
Do B, new	80	84	80
Do pf	99	101	99
Unit Leaf Tobac	165	180	160
Do pf	86	92	86
Weyman-Bruton	165	170	160
Do pf	88	93	90

SUGAR STOCKS

	Yesterday. Bid.	Yesterday. Ask.	Monday. Bid.
Caracas Sugar	45	51	45
Central Agrifco	90	100	90
Central Sugar	12	15	14
Do pf	40	45	40
Federal Sugar	90	100	90
Fajardo Sugar	100	104	100
Havana Dom	90	104	90
Do pf	90	104	90
Godchaux	35	40	34
Do pf	80	85	80
Great Western	350	375	350
Do pf	106	112	106
Holly	24	28	24
Do pf	85	90	85
Nat Sugar Ref	122	126	122
New Orleans pf	60	65	60
Savannah	35	37	
Do pf	131	138	
Sugar Ref	110	115	110
Do pf	96	98½	96
West India	48	50	48

CONSOLIDATED EXCHANGE

Sales.		High.	Low.	Last.
185	Ajax Rub	33¾	32½	33¾
100	Alaska Gold	1⅝	1½	1⅝
110	Allied Chem	55½	55¼	55½
410	Allis Chalm.	31¾	30	30
280	Am B Sugar	55	54	54½
970	Am Can	29¾	28¾	29¼
480	Am C & F	125½	124¼	134½
110	Am Cot Oil	23¾	22¾	23¾
220	Am Drug	7¾	7¾	7¾
160	Am Dry G	23	22½	22½
325	Am H & L	8¾	8¾	8¾
280	Do pf	47¾	47¾	47¾
100	Am Ice Sec	40½	40½	40½
1,040	Am Int Corp	46	45	45¾
780	Am Locomo	86¼	84¾	84¾
915	Am Safe R	11	10¾	10¾
290	Am S & C	13¾	13¾	13¾
570	Am S & R	47¾	46¾	46¾
100	Am Steel F	31¾	31¾	31¾
380	Am Sugar	96¾	94¾	96¾
1,180	Am Su Tob	77½	75	75¾
970	Am Woolen	63¾	62¾	67¾
190	Am Zinc	7½	7½	7½
860	Anaconda C	42½	40¾	41
240	Atchison	85¾	84¾	84¾
260	At G & W I	113	106¾	106¾
9,150	Baldwin Lo	99

IMPROVED TONE IN COTTON MARKET

Southern Spot Position Is Better and Future Prices Rise.

There was a better tone to the cotton market, especially in the afternoon, than there had been at any previous time in about two weeks. Early in the day Southern offerings, as well as some Liverpool selling, came in and forced prices down from their indifferent opening to levels some 30 to 40 points below the closing quotations of Monday, but as the day progressed the Southern offerings, which have been the chief bane of the market for some time past, diminished and buying orders in the final hour seemed to be considerably in excess of selling orders.

Reports from the South spoke of an "improved spot position." Quotably, the Southern markets were not greatly improved, although there were advances of 25 points each at Savannah and Augusta and of 95 points at Dallas, but the private advices stated that a better inquiry was developing for the higher grades and that buyers in many instances were willing to accept a portion of low-grade cotton in delivery. Whether this improvement was very real or not, it was evident that the South was much less inclined to force cotton on the market than it had been, and the removal of this pressure allowed a sharp advance late in the session. This advance took the list up 40 to 50 points net, and most of the gains were held to the close.

Liverpool was highly irregular, opening considerably better than due but then selling off again before the close, when near months were down 25 to 33 points. Spots at Liverpool were down 23 points to the basis of 11.93d, another new low record for the year.

The export movement again was pleasing, with a total of 60,065 bales for the day, of which 45,616 bales went to England, 9,920 to the Continent and 4,525 bales to the Orient. For the week to date the total is 158,734 bales.

Yesterday's quotations follow:

	Open.	High.	Low.	Close.	Previous Day.
Dec.	16.25	16.80	16.00	16.80	16.30
Jan.	16.15	16.56	15.75	16.54@16.57	16.10
March	16.08	16.47	15.68	16.44	16.05
May	15.97	16.42	15.65	16.36	15.98
July	15.70	16.24	15.48	16.15	15.75
Sept.	.....	15.85	15.60	16.00	15.60

The local market for spot cotton was quiet, up 20 points to 17.20c for middling upland; sales nil.

Southern spot markets were: Galveston, 16.75c, unchanged; New Orleans, 16.00c, unchanged; Savannah, 16.50c, up .25; Augusta, 16.00c, up .25; Memphis, 16.50c, unchanged; Houston, 16.00c, up .25; Little Rock, 16.50c, unchanged.

Yesterday's cotton statistics were:

	Yesterday.	LastWk.	LastYr.
Port receipts	62,502	45,634	53,913
Exports	60,065	24,629	38,576
Exports, season	1,530,618	1,259,916	1,706,824
N. Y. stocks	22,784	22,846	78,256
Port stocks	1,326,544	1,309,158	1,630,986
N. Y. arrivals	373	209	....

Liverpool cables: Spot cotton was quiet, at 11.93d for middling. Sales, 4,000 bales, of which 3,000 were American; imports, 55,000 bales, of which 51,000 were American; futures opened barely steady, 44 to 55 points up and closed irregular, 33 points down to 2 points up on the day. Prices—December, 11.22d; March, 11.20d; May, 11.16d; July, 11.13d. Manchester: Yarns and cloths were dull and easier.

CONFER ON DAKOTA BANKS.

Bank Officials Meet at Mandan to Discuss Recent Closings.

MANDAN, N. D., Nov. 23.—Bankers of Southwestern North Dakota met in Mandan today at the call of officers of the Missouri Slope Bankers' Association to study conditions that have caused the closing of nine North Dakota banks in the last ten days.

In conference with the bankers were county and other officers who are custodians of funds derived from taxation, the purpose being to work out a plan for the gradual withdrawal of money from the Bank of North Dakota when a new law, permitting officials to withdraw public funds from the State bank, becomes operative, Dec. 2.

O. E. Lofthus, State Bank Examiner, issued a statement expressing confidence that the present financial situation would be bridged if all the people cooperated unselfishly to that end. He said that the North Dakota situation was a reflection of the national financial situation.

A canvass of the grain selling movement in the State, made by a Fargo newspaper, indicates that farmers are still holding their grain, demanding higher prices.

REPORT OF THE CONDITION OF

THE STATE BANK,

New York City, at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$6,010,231.03
Private securities		7,837,272.50
Banking houses		810,961.00
Real estate owned		None
Mortgages owned		1,254,773.30
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		40,133.77
Loans and discounts secured by other collateral		13,524,225.11
Loans, discounts and bills purchased not secured by collateral		41,820,561.82
Overdrafts		19,515.10
Due from approved reserve depositaries, less amount of offsets	$3,647,195.72	
Due from trust companies, banks and bankers not included in preceding item	329,698.28	
		3,976,894.00
Specie		640,000.00
Other currency authorized by the laws of the United States		3,100,726.71
Cash items, viz.:		
Exchanges and checks for next day's clearings	$3,120,816.52	
Other cash items	1,662,045.66	
		4,782,862.08
Due from the Federal Reserve Bank of New York less offsets		275,016.60
Customers' liability on acceptances (see liabilities, per contra)		2,124,456.55
Other assets, viz.:		
Furniture and fixtures	$131,007.42	
Accrued interest not entered on books at close of business on above date	284,554.03	
U. S. War, Thrift and documentary stamps	1,710.97	
		417,272.42
Total		$86,614,401.79

LIABILITIES.

Capital stock		$2,500,000.00
Surplus:		
Surplus fund	$1,500,000.00	
Undivided profits	1,135,367.05	
		2,635,367.05
Deposits—Preferred, as follows:		
Deposits by the State of New York	$80,000.00	
Deposits by the Superintendent of Banks of State of New York	27,822.16	
Other deposits secured by a pledge of assets	161,231.50	
Not preferred, as follows:		
Deposits subject to check	33,391,718.32	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	41,327,853.33	
Demand certificates of deposit	180,054.21	
Deposits withdrawable only on presentation of pass-books	3,129,349.75	
Cashiers' checks outstanding, including similar checks of other officers	1,014,500.41	
Certified checks	372,523.50	
Unpaid dividends	120.00	
Due trust companies, banks and bankers	123,230.38	
		80,008,012.65
Bills payable including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise		None
Rediscounts		None
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		1,124,456.25
Other liabilities, viz.:		
Mortgages on banking houses	$85,000.00	
Reserves for taxes, expenses, &c.	17,511.10	
Accrued interest not entered on books at close of business on above date	12,254.08	
Estimated unearned discounts	250,500.00	
		365,265.18
Total		$86,614,401.79

REPORT OF THE CONDITION OF THE

HENRY J. SCHNITZER STATE BANK

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$20,318.05
Mortgages owned		50,000.00
Loans and discounts secured by other collateral		50,000.00
Due from approved reserve depositaries, less amount of offsets	$122,986.60	
Due from trust companies, banks and bankers not included in preceding item	8,068.58	
		131,712.18
Specie		95.00
Other currency authorized by the laws of the United States		5,615.00
Cash items, viz.:		
Exchanges and checks for next day's clearings	$1,000.00	
Other cash items	61,149.00	
		62,259.00
Total		$269,200.13

LIABILITIES.

Capital stock		$100,000.00
Surplus:		
Surplus fund	$122,072.48	
Undivided profits	50,092.03	
		172,770.51
Deposits:		
Not preferred, as follows:		
Deposits withdrawable only on presentation of pass-books	$71,615.00	
Due trust companies, banks and bankers	900.77	
Total deposits		72,457.85
Bills payable, including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise		19,200.01
Other liabilities, viz.:		
Reserves for taxes, expenses, etc.	$24,600.00	
Accrued interest entered on books at close of business on above date	321.78	
		24,921.78
Total		$269,349.13

Guaranty Trust Company of New York

140 Broadway

FIFTH AVE. OFFICE Fifth Ave. and 44th St. | MADISON AVE. OFFICE Madison Ave. and 60th St. | GRAND ST. OFFICE 268 Grand St.

LONDON PARIS BRUSSELS LIVERPOOL HAVRE CONSTANTINOPLE

Condensed Statement, November 15, 1920

RESOURCES

Cash on Hand, in Federal Reserve Bank and Due from Banks and Bankers	$178,723,425.26
Loans and Bills Purchased	526,864,768.43
U. S. Government Bonds and Certificates	32,934,332.24
Public Securities	24,306,694.50
Other Securities	33,140,196.79
Bonds and Mortgages	2,315,250.00
Foreign Exchange	26,332,239.57
Credits Granted on Acceptances	60,330,806.95
Real Estate	8,486,918.29
Accrued Interest and Accounts Receivable	10,635,006.05
	$904,069,638.08

LIABILITIES

Capital	$25,000,000.00
Surplus Fund	25,000,000.00
Undivided Profits	11,114,842.65
	$61,114,842.65
Accrued Dividends	625,000.00
Notes and Bills Rediscounted with Federal Reserve Bank	89,580,000.00
Notes Secured by Liberty Bonds Discounted with Federal Reserve Bank	18,861,446.00
Acceptances Rediscounted with Federal Reserve Bank	7,481,848.98
Due Federal Reserve Bank Against U. S. Government Obligations	2,000,000.00
Outstanding Treasurer's Checks	21,995,667.00
Foreign Accounts	13,243,755.19
Acceptances—New York Office	48,494,333.95
Foreign Offices	11,836,475.00
Accrued Interest Payable and Reserves for Taxes, Expenses, etc.	14,048,177.65
Deposits	614,788,091.66
	$904,069,638.08

THE CHEMICAL NATIONAL BANK

OF NEW YORK

Established 1824

CONDENSED STATEMENT OF CONDITION

At the close of business November 15, 1920

ASSETS

Loans and Discounts		$119,728,805.79
U. S. Bonds and Certificates of Indebtedness		7,027,105.71
Other Bonds and Stocks		4,288,112.16
Banking House		600,000.00
Letters of Credit and Acceptances		17,266,933.67
Cash, Exchanges, due from Banks and U. S. Treasurer		36,239,104.57
Interest Earned		227,364.08
		$185,377,425.98

LIABILITIES

Capital Stock	$4,500,000.00	
Surplus	13,500,000.00	
Undivided Profits	1,440,350.69	19,440,350.69
Unearned Interest		981,834.86
Reserved for Interest, Taxes, etc.		1,198,083.93
Circulation Outstanding		360,817.50
Letters of Credit and Acceptances		17,794,621.31
Deposits, viz:—		
Individuals, Firms and Corporations	$103,747,898.92	
Banks, Bankers and Trust Companies	21,976,150.44	
U. S. Government	1,149,000.80	
		126,873,049.36
Bills Payable with the Federal Reserve Bank		10,550,000.00
Bills Payable and Rediscounts with the Federal Reserve Bank (secured by Government Bonds)		6,686,768.33
Bonds Borrowed		1,500,000.00
		$185,377,425.98

OFFICERS

HERBERT K. TWITCHELL, Chairman

PERCY H. JOHNSTON, President EDWIN S. SCHENCK, First Vice-President

FRANK K. HOUSTON, Vice-President; FRANCIS HALPIN, Vice-President; ISAAC D. HOPPER, Vice-President; CLIFFORD F. HUNT, Vice-President; JESSE M. SMITH, Vice-President; HOWARD H. SMITH, Vice-President; EDWIN GIBBS, Trust Officer; ALBION K. CHAPMAN, Cashier; JAMES L. PARSON, Asst. Cashier; JAMES MEALISTER, Asst. Cashier; JOHN G. SCHNELLER, Asst. Cashier; JOHN B. DODD, Asst. Cashier; SAMUEL T. JONES, Asst. Cashier; CLIFFORD B. DUNHAM, Asst. Cashier; SAMUEL SEAW, JR., Asst. Cashier; ROBERT D. SCOTT, Asst. Cashier; WILBUR F. CROOK, Asst. Cashier; N. B. JACKSON, Asst. Cashier; R. H. RAYMOND, Mgr. Foreign Dept.; H. M. ROGERS, Asst. Mgr. Foreign Dept.; E. J. WATERMAN, Asst. Trust Officer.

DIRECTORS

FREDERIC W. STEVENS, W. EMLEN ROOSEVELT, ROBERT WALTON GOELET, DARWIN P. KINGSLEY, CHARLES CRENEY, WILLIAM FELLOWES MORGAN, ARTHUR ISELIN, GARRARD COMLY, HENRY A. CLARK, FREDERIC A. JUILLIARD, RIDLEY WATTS, CHARLES A. CORLISS, JOHN A. GARVER, HERBERT K. TWITCHELL, PERCY H. JOHNSTON, EDWIN S. SCHENCK.

Foreign Exchange — Commercial Credits

Transfer Agent of the State of New York Since 1818
Member of the Federal Reserve System

BANK OF THE MANHATTAN COMPANY

121 YEARS AT 40 WALL STREET

Quarterly Report to Superintendent of Banks November 15, 1920

Resources

Stock and bond investments, viz.:		
Public securities	$12,091,644.92	
Private securities	5,371,789.03	
Real estate owned		3,050,394.08
Mortgages owned		537,148.89
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		326,584.79
Loans and discounts secured by other collateral		32,301,908.15
Loans, discounts and bills purchased not secured by collateral		75,397,220.68
Overdrafts		41,539.41
Due from trust companies, banks and bankers not included in preceding item		5,043,786.92
Specie		138,580.00
Other currency authorized by the Laws of the United States		2,806,817.86
Cash items, viz.:		
Exchanges and checks for next day's clearings	$72,835,077.43	
Other cash items	7,773,751.94	
		80,608,829.37
Due from The Federal Reserve Bank of New York, less offsets		20,487,280.55
Customers' liability on acceptances (see liabilities, per contra)		12,696,668.99
Other assets, viz.:		
Accrued interest entered on books at close of business on above date	$369,442.48	
Due from Treasurer United States	41,000.00	
		410,442.48
Total		$251,310,636.12

Liabilities

Capital stock		$5,000,000.00
Surplus:		
Surplus fund	$12,500,000.00	
Undivided profits	4,172,672.72	
		16,672,672.72
Deposits:		
Preferred, as follows:		
Due New York State Savings Banks	$5,454,582.72	
Due New York State Savings and Loan Associations, Credit Unions and Land Bank	4,446.75	
Deposits by the State of New York	500,015.00	
Deposits by the Superintendent of Banks of State of New York	15,840.65	
Other deposits secured by a pledge of assets	1,300,851.80	
Not preferred, as follows:		
Deposits subject to check	105,165,786.34	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	3,171,263.50	
Demand certificates of deposit	531,897.52	
Deposits withdrawable only on presentation of pass-books	10,027,684.27	
Cashiers' checks outstanding, including similar checks of other officers	2,555,367.82	
Certified checks	53,178,893.80	
Unpaid dividends	22,308.27	
Due trust companies, banks and bankers	18,840,981.95	
Total deposits		200,819,900.39
Bills payable, including indebtedness for money borrowed, represented by notes, certificates of deposit or otherwise		14,200,000.00
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		13,114,255.50
Other liabilities, viz.:		
Reserves for taxes	659,869.21	
Accrued interest entered on books at close of business on above date	112,528.32	
Accrued interest not entered on books at close of business on above date	48,036.10	
Estimated unearned discounts	683,373.88	
		1,503,807.51
Total		$251,310,636.12

Uptown Office
31 Union Square
New York City

MAIN OFFICE
40 Wall Street
New York City

Queensboro Division
Head Office
Jamaica

REPORT OF THE CONDITION OF

THE FIFTH AVENUE BANK OF NEW YORK

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$2,176,743.70
Private securities		104,400.00
Real estate owned		$62,006.60
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		5,000.00
Loans and discounts secured by other collateral		8,480,319.07
Loans, discounts and bills purchased not secured by collateral		5,707,492.74
Overdrafts		23,407.08
Due from trust companies, banks and bankers not included in preceding item		1,025,906.91
Specie		350,956.60
Other currency authorized by the Laws of the United States		620,550.00
Cash items, viz.:		
Exchanges and checks for next day's clearings	$1,993,032.63	
Other cash items	397,881.01	
		2,090,913.64
Due from The Federal Reserve Bank of New York less offsets		2,525,350.56
Customers' liability on acceptances (see liabilities, per contra)		593,956.97
Other assets, viz.:		
Accrued interest entered on books at close of business on above date	$39,956.71	
Accrued interest not entered on books at close of business on above date (estimated)	11,306.21	
		51,262.92
Total		$27,317,366.54

LIABILITIES.

Capital stock		$500,000.00
Surplus:		
Surplus fund	$2,000,000.00	
Undivided profits	319,946.79	
		2,319,946.79
Deposits: Preferred, as follows:		
Due New York State savings banks	$150,411.16	
Due New York State savings and loan associations, credit unions and Land Bank	41,426.60	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary	2,665.60	
Not preferred, as follows:		
Deposits subject to check	22,602,876.06	
Demand certificates of deposit	7,392.55	
Cashiers' checks outstanding, including similar checks of other officers	871,837.20	
Certified checks	105,128.62	
Unpaid dividends	90.00	
Due trust companies, banks and bankers	48,634.29	
Total deposits		23,360,469.88
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		593,956.67
Other liabilities, viz.:		
Reserves for taxes and contingencies	$427,171.40	
Estimated unearned discounts	115,821.80	
		542,993.20
Total		$27,317,366.54

REPORT OF THE CONDITION OF THE

Columbia Bank,

MAIN OFFICE, 507 5th AVENUE.

Broadway Branch, Broadway and Canal St.
Bronx Branch, Southern Boulevard and Westchester Av.,

N. Y. City

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Federal Reserve Bank stock		$30,000.00
Public securities		1,720,096.93
Private securities		622,062.50
Mortgages owned		3,500.00
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		4,100.00
Loans and discounts secured by other collateral		4,425,353.25
Loans, discounts and bills purchased not secured by collateral		17,008,404.18
Overdrafts		2,625.84
Due from trust companies, banks and bankers		480,740.99
Specie		97,695.08
Other currency authorized by the laws of the United States		$16,007.94
Cash items, viz.:		
Exchanges and checks for next day's clearings	$1,815,086.09	
Other cash items	174,230.90	
		1,989,316.07
Due from the Federal Reserve Bank of New York less offsets		2,315,699.29
Customers' liability on acceptances (see liabilities, per contra)		1,339,695.37
Other assets, viz.:		
Furniture and fixtures	$16,500.00	
Accrued interest not entered on books at close of business on above date	13,693.84	
		30,193.84
Total		$34,956,232.78

LIABILITIES.

Capital stock		$2,000,000.00
Surplus:		
Surplus fund	$1,000,000.00	
Undivided profits	618,583.44	
		1,618,583.44
Deposits:		
Preferred, as follows:		
Due New York State savings banks	$51,098.99	
Due New York State savings and loan associations, credit unions and Land Bank	317.80	
Deposits by the State of New York	110,000.00	
Not preferred, as follows:		
Deposits subject to check	27,063,605.68	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	180,190.32	
Demand certificates of deposit	140,858.41	
Cashiers' checks outstanding, including similar checks of other officers	67,848.64	
Certified checks	471,093.01	
Unpaid dividends	54.00	
Due trust companies, banks and bankers	166,901.83	
Total deposits		28,306,675.69
Rediscounts, secured by Liberty Bonds		1,196,188.93
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		1,339,695.37
Other liabilities, viz.:		
Reserves for taxes, expenses, etc.	$100,000.00	
Accrued interest not entered on books at close of business on above date	75,000.00	
Estimated unearned discounts	128,189.45	
		303,189.45
Total		$34,956,232.78

FINANCIAL NOTICES.

NEW YORK, CHICAGO & ST. LOUIS RAILROAD COMPANY

First Mortgage 4% Gold Bonds, due October 1st, 1937.

Central Union Trust Company of New York, Trustee, gives notice that subject to the provisions contained in the Eighth article of the mortgage above referred to, as to payment to it of the amount therein mentioned, that it will receive sealed proposals to sell the above described bonds, the total offer not to consume more than the amount of One Hundred Thousand Dollars ($100,000). Sealed proposals will be opened at the office of the Central Union Trust Company of New York at 12 o'clock noon on November 29, 1920. The right is reserved to reject any and all tenders.

CENTRAL UNION TRUST COMPANY OF NEW YORK.
By F. J. FULLER, Vice President.

POCAHONTAS CONSOLIDATED COLLIERIES COMPANY, INCORPORATED

Fifty-Year Five Per Cent. Gold Bonds, Due July 1, 1957.

Notice is hereby given, pursuant to the terms of the Mortgage dated July 1st, 1907, that the undersigned, as Trustee, will receive sealed proposals up to 2:00 P. M., on the 8th day of December, 1920, for the sale to it of bonds as above described, sufficient to use the sum of $46,516.77. The undersigned reserves the right to reject any or all tenders.

THE NEW YORK TRUST COMPANY, Trustee. By B. G. CURTIS, Secretary. New York, October 21, 1920.

FINANCIAL NOTICES.

C. C. NAVIGATION CORPORATION

First Mortgage Seven Per Cent. Sinking Fund Gold Bonds.

The Equitable Trust Company of New York, as Trustee under the mortgage of the C. C. NAVIGATION CORPORATION dated January 15, 1920, hereby invites tenders for the sale to it of as many bonds issued under said mortgage as will exhaust the sum of Eleven Thousand Five Hundred Dollars and Fifty-six Cents ($11,500.56) at a price not to exceed 105% and accrued interest. Sealed tenders will be opened at the office of the undersigned, No. 37 Wall Street, New York City, at 13 o'clock noon, on December 2, 1920. Holders of bonds whose tenders are accepted must present their bonds for purchase at said office on or before December 8, 1920. Preference will be given to the lowest tenders. Tenders should be addressed to the Trust Department of the undersigned. The right is reserved to reject any and all tenders. Dated New York, N. Y., November 19th, 1920.

THE EQUITABLE TRUST COMPANY OF NEW YORK, Trustee.
by LYMAN RHOADES, Vice President.

American Telegraph & Telephone Co.

Thirty-Year Five Per Cent. Collateral Trust Gold Bonds, Due Dec. 1, 1946.

Coupons from these bonds, payable by their terms on December 1, 1920, at the office or agency of the Company in New York or in Boston, will be paid in New York at the Bankers Trust Company, 16 Wall Street.

G. D. MILNE, Treasurer.

MEETINGS AND ELECTIONS.

NOTICE OF MEETING.

The annual election of Directors of The Equitable Life Assurance Society of the United States will be held at the office of the Society, Room 917, Equitable Building, 120 Broadway, in the Borough of Manhattan, City, County and State of New York, on Wednesday, December 1, 1920, at 10 o'clock A. M. The polls will be opened at ten o'clock in the forenoon and will remain open until four o'clock in the afternoon of that day, at which time they will be closed. Such other business will be transacted as may properly be brought before the meeting.

New York, November 17, 1920.

WILLIAM ALEXANDER, Secretary.

A MEETING OF THE LOT OWNERS OF the Greenwood Cemetery will be held at its office, 270 Broadway, New York City, on Monday, the 6th day of December, 1920, at 12 o'clock noon, at which time an election will be held for five trustees in place of those whose term of office will expire on that day.

ALFRED L. BEAVER, Secretary.

MEETINGS AND ELECTIONS.

Notice is hereby given of a special meeting of stockholders of No More Key Manufacturing Company, Inc., to be held at Stuyvesant Casino, 140 Second Avenue, New York City, at 6:30 o'clock in the evening of the 29th day of November, 1920, for the following purposes:

1. To elect directors to fill vacancies caused by resignations.

2. To secure the approval, by vote of holders of at least two-thirds of the stock of said corporation of an agreement for the consolidation of this corporation and No More Key Sales Company, Inc., submitted by the boards of directors of said corporations to the stockholders of their respective corporations.

Dated, New York, November 9th, 1920.

VINCENT PICCIOTTI, Secretary.

Cars, Good As New.

The Automobile Exchange published daily in The New York Times is the accepted medium for obtaining the better sort of used cars. Telephone 1000 Bryant. Advt.

REPORT OF THE CONDITION OF THE

UNITED STATES MORTGAGE AND TRUST COMPANY

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities (market value)		$4,316,482.84
Private securities (market value)		2,588,593.95
Real estate owned (including Madison Av. Branch Bldg.)		338,623.52
Mortgages owned		5,595,015.61
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		5,000.00
Loans and discounts secured by other collateral		35,307,492.39
Loans, discounts and bills purchased not secured by collateral		16,823,866.43
Overdrafts		161,895.19
Due from approved reserve depositaries less amount of offsets	$718,302.18	
Due from trust companies, banks and bankers not included in preceding item	1,620,880.06	2,339,212.84
Specie		35,040.62
Other currency authorized by the laws of the United States.		755,131.00
Cash items, viz.:		
Exchanges and checks for next day's clearings	$7,618,709.03	
Other cash items	352.23	7,619,061.26
Due from the Federal Reserve Bank of New York less offsets		5,762,897.42
Customers' liability on acceptances (see liabilities, per contra)		2,317,275.87
Other assets, viz.:		
Accrued interest entered on books at close of business on above date	$104,617.88	
Accrued interest not entered on books at close of business on above date	242,955.05	
		347,732.93
Total		$84,310,411.87

LIABILITIES.

Capital stock		$2,000,000.00
Surplus:		
Surplus fund	$4,000,000.00	
Undivided profits	1,143,828.35	
		5,143,828.35
Deposits:		
Preferred, as follows:		
Due New York State savings banks	$409,960.12	
Due New York State savings and loan associations, credit unions and Land Bank	1,519.74	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary	2,350,785.41	
Deposits by the State of New York	65,000.00	
Deposits by the Superintendent of Banks of State of New York	27,647.41	
Other deposits secured by a pledge of assets	4,895,180.73	
Deposits otherwise preferred	826,883.40	
Not preferred, as follows:		
Deposits subject to check	42,151,020.83	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	10,870,254.43	
Demand certificates of deposit	298,939.41	
Other certificates of deposit	21,000.00	
Cashiers' checks outstanding, including similar checks of other officers	3,146,540.01	
Certified checks	680,145.49	
Unpaid dividends	36.00	
Due trust companies, banks and bankers	5,254,719.80	
		70,309,322.40
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		2,320,675.78
Other liabilities, viz.:		
Mortgage trust bonds	$3,817,500.00	
Reserves for taxes, expenses, etc.	233,825.29	
Accrued interest entered on books at close of business on above date	106,286.45	
Estimated unearned discounts	226,570.61	
		4,536,674.84
Total		$84,310,411.87

REPORT OF THE CONDITION OF

THE COSMOPOLITAN BANK

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$206,586.91
Private securities		96,149.26
Real estate owned		6,292.06
Mortgages owned		6,000.00
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		67,393.06
Loans and discounts secured by other collateral		1,049,935.00
Loans, discounts and bills purchased not secured by collateral		1,604,847.83
Overdrafts		2,823.46
Due from approved reserve depositaries, less amount of offsets	$275,506.94	
Due from trust companies, banks and bankers not included in preceding item	3,000.00	278,506.94
Other currency authorized by the Laws of the United States		128,745.86
Cash items, viz.:		
Exchanges for next day's clearings	$143,278.47	
Other cash items	25,749.37	169,127.84
Customers' liability on acceptances (see liabilities, per contra)		43,781.05
Other assets, viz.:		
Furniture and fixtures	$16,979.45	
Accrued interest entered on books at close of business on above date	2,256.48	
Accrued interest not entered on books at close of business on above date	1,660.00	
Suspense	2,000.00	
		22,795.90
Total		$3,682,880.09

LIABILITIES.

Capital stock		$200,000.00
Surplus:		
Surplus fund	$50,000.00	
Undivided profits	50,680.27	
		100,680.27
Deposits, preferred, as follows:		
Deposits by the State of New York	$35,000.00	
Other deposits secured by a pledge of assets	80,000.00	
Not preferred, as follows:		
Deposits subject to check	2,186,976.21	
Time deposits, certificates and other deposits the payment of which cannot legally be required within thirty days	972,185.86	
Demand certificates of deposit	5,000.00	
Other certificates of deposit	9,000.00	
Deposits withdrawable only on presentation of pass books	8,198.66	
Cashiers' checks outstanding, including similar checks of other officers	3,262.30	
Certified checks	27,378.93	
Due trust companies, banks and bankers	466.80	
Total deposits		3,295,415.46
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		43,781.05
Other liabilities, viz.:		
Reserves for taxes, expenses, &c.	$22,812.26	
Accrued interest entered on books at close of business on above date	9,111.93	
Accrued interest not entered on books at close of business on above date	1,469.60	
Estimated unearned discounts	19,379.75	
		52,773.54
Total		$3,682,880.09

[Charter No. 9060.] Reserve District No. 2

REPORT OF CONDITION OF THE

Union Exchange National Bank of New York

at New York, in the State of New York, at the close of business on Nov. 15th, 1920:

RESOURCES.

Loans and discounts, including rediscounts		$16,163,991.96
Overdrafts, unsecured		4,141.02
Customers' liability account of "acceptances" executed by this bank and by other banks for account of this bank, and now outstanding		42,017.06
U. S. Government securities owned:		
Deposited to secure circulation (U. S. bonds par value)	$400,000.00	
Pledged to secure postal savings deposits (par value)	95,000.00	
Owned and unpledged	331,084.00	
War Savings Certificates and Thrift Stamps actually owned	500.00	
Total U. S. Government securities		826,584.00
Other bonds, securities, etc.:		
Bonds (other than U. S. bonds) pledged to secur postal savings deposits	$354,620.00	
Securities, other than U. S. bonds (not including stocks), owned and unpledged	320,685.20	
Total bonds, securities, etc., other than U. S.		675,305.20
Stocks, other than Federal Reserve Bank stock		500.00
Stock of Federal Reserve Bank (50 per cent. of subscription)		60,000.00
11. Lawful reserve with Federal Reserve Bank		2,742,306.57
12. Items with Federal Reserve Bank in process of collection (not available as reserve)		1,770,975.52
13. Cash in vault and net amounts due from national banks		753,972.63
14. Net amounts due from banks, bankers, and trust companies in the United States (other than included in items 11, 12, or 13)		13,773.55
15. Exchanges for clearing house		1,231,975.74
16. Checks on other banks in the same city or town as reporting bank (other than item 15)		156,901.73
Total of items 12, 13, 14, 15, and 16, $3,927,689.04		
Checks on banks located outside of city or town of reporting bank and other cash items		758,047.56
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		20,000.00
Interest earned but not collected —Approximate—on notes and bills receivable not past due		28,212.60
Total		$25,274,376.54

LIABILITIES.

Capital stock paid in		$1,000,000.00
Surplus fund		1,000,000.00
Undivided profits	$818,893.56	
Less current expenses, interest and taxes paid	235,037.46	
		583,856.10
Interest and discount collected or credited in advance of maturity and not earned—(approximate)		91,045.28
Amount reserved for taxes accrued		61,271.05
Circulating notes outstanding		393,250.00
29. Net amounts due to national banks		46,402.89
30. Net amounts due to banks, bankers, and trust companies in the United States and foreign countries (other than included in Item 29)		88,997.80
31. Certified checks outstanding		222,365.48
32. Cashier's checks on own bank outstanding		187,000.45
Total of Items 29, 30, 31, and 32, $545,366.62.		
Demand deposits (other than bank deposits) subject to reserve (deposits payable within 30 days)		88,997.80
33. Individual deposits subject to check		21,078,233.62
34. Certificates of deposit due in less than 30 days (other than for money borrowed)		10,200.00
39. Certificates of deposit (other than for money borrowed)		40,000.00
41. Postal savings deposits		351,135.00
Total of time deposits subject to reserve, Items 39 and 41, $391,135.00.		
United States deposits (other than postal savings)		26,500.00
War loan deposit account		
"Acceptances" executed by other banks for account and under guarantee of this bank		21,613.57
Liabilities other than those above stated		76,000.00
Total		$25,274,376.54

State of New York, County of New York, ss.:

I, GEO. B. CONNLEY, Cashier of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

GEO. B. CONNLEY, Cashier.

Subscribed and sworn to before me this 23d day of November, 1920.

THOMAS STACEY,
Notary Public New York County. County Clerk's No. 290. Register's No. 2185. Commission expires March 30, 1922.

Correct—Attest:

HENRY S. THOMPSON,
OTTO E. DRYFOOS,
H. H. VREELAND,
} Directors.

REPORT OF THE CONDITION OF

THE BANK OF UNITED STATES

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$197,623.68
Private securities		105,667.52
Real estate owned, Banking House		242,000.00
Loans and discounts secured by collateral		6,864,166.18
Loans, discounts and bills purchased not secured by collateral		19,317,757.96
Overdrafts		912.98
Due from approved reserve depositaries, less amount of offsets	$3,142,046.51	
Due from trust companies, banks and bankers not included in preceding item	4,369,568.77	
		7,511,617.28
Specie		357,707.67
Other currency authorized by the laws of the United States		550,287.00
Cash items viz.:		
Exchanges and checks for next day's clearings	$428,680.29	
Other cash items	7,347.58	
		436,027.87
Customers' liability on acceptances (see liabilities, per contra)		425,624.11
Other assets, viz.:		
Furniture and fixtures	$52,491.84	
Accrued interest not entered on books at close of business on above date	17,083.31	
Foreign money	1,264.19	
		101,449.83
Total		$35,587,063.06

LIABILITIES.

Capital stock		$1,500,000.00
Surplus:		
Surplus fund	$800,000.00	
Undivided profits	383,816.23	
		683,816.23
Deposits:		
Preferred, as follows:		
Deposits by the State of New York	$350,000.00	
Not preferred, as follows:		
Deposits subject to check	19,798,089.24	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	707,233.41	
Deposits withdrawable only on presentation of pass books	10,875,498.63	
Cashiers' checks outstanding, including similar checks of other officers	80,674.76	
Certified checks	1,180,497.53	
Unpaid dividends	62.50	
Due trust companies, banks and bankers	81,718.77	
Total deposits		32,459,564.84
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		483,265.79
Other liabilities, viz.:		
Reserves for taxes, expenses, etc.	$231,742.79	
Accrued interest entered on books at close of business on above date	7,569.00	
Estimated unearned discounts	242,162.53	
		481,785.12
Total		$35,587,063.06

REPORT OF THE CONDITION OF

THE BANK OF AMERICA

at the close of business on the fifteenth day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$4,351,829.74
Private securities		1,857,221.73
Real estate owned		3,321,961.47
Mortgages owned		525,275.00
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		199,906.45
Loans and discounts secured by other collateral		20,972,659.99
Loans, discounts and bills purchased not secured by collateral		26,754,530.08
Overdrafts		50,371.65
Due from trust companies, banks and bankers		2,246,140.93
Specie		134,500.87
Other currency authorized by the laws of the United States		1,720,488.00
Cash items, viz.:		
Exchanges and checks for next day's clearings	$29,895,161.43	
Other cash items	1,896,330.75	
		31,891,612.18
Due from the Federal Reserve Bank of New York less offsets		7,918,362.23
Customers' liability on acceptances (see liabilities, per contra)		9,196,527.94
Customers' liability on account acceptances bought and sold		400,000.00
Other assets, viz.:		
Accrued interest entered on books at close of business on above dates	$245,647.93	
Suspense account	38,551.77	
		284,199.72
Total		$114,615,986.98

LIABILITIES.

Capital stock		$5,500,000.00
Surplus:		
Surplus fund	$5,500,000.00	
Undivided profits	618,412.36	
		6,118,412.36
Deposits, preferred, as follows:		
Due New York State savings banks	$4,704,662.20	
Due New York State savings and loan associations, credit unions and Land Bank	19,694.91	
Other deposits due as executor, administrator, guardian, receiver, trustee, committee or depositary	1,192,918.29	
Deposits by the State of New York	300,000.00	
Other deposits secured by a pledge of assets	1,008,619.00	
Deposits otherwise preferred, if any	1,581,059.14	
Not preferred, as follows:		
Deposits subject to check	44,295,650.43	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	436,565.84	
Demand certificates of deposit	168,266.45	
Other certificates of deposit	181,837.25	
Deposits withdrawable only on presentation of passbooks	105,434.25	
Cashiers' checks outstanding, including similar checks of other officers	962,929.43	
Certified checks	29,221,851.68	
Unpaid dividends	1,363.00	
Due trust companies, banks and bankers	4,097,714.79	
Total deposits		88,501,607.76
Bills payable, including indebtedness for money borrowed, represented by notes, secured by Government obligations		320,495.00
Rediscounts		4,080,116.49
Acceptances of drafts payable at a future date or authorized by commercial letters of credit		9,398,534.30
Contingent liability account acceptances bought and sold		400,000.00
Other liabilities, viz.:		
Reserves for taxes, expenses, &c.	$198,543.08	
Accrued interest entered on books at close of business on above dates	112,946.50	
Estimated unearned discounts	225,119.47	
		536,611.05
Total		$114,615,986.98

REPORT OF THE CONDITION OF THE

YORKVILLE BANK

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$777,464.52
Private securities		1,259,967.00
Real estate owned		245,000.00
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		177,100.00
Loans and discounts secured by other collateral		3,317,578.02
Loans, discounts and bills purchased not secured by collateral		9,214,620.69
Overdrafts		935.64
Due from approved reserve depositaries, less amount of offsets	$109,943.76	
Due from trust companies, banks and bankers not included in preceding item	490.58	
		110,334.34
Specie		35,491.01
Other currency authorized by the laws of the United States		375,806.00
Cash items, viz.:		
Exchanges and checks for next day's clearings	$478,359.16	
Other cash items	40,701.91	
		519,061.07
Due from the Federal Reserve Bank of New York, less offsets		1,405,217.06
Other assets, viz.:		
Alteration account	$77,963.11	
War Savings Stamps and Internal Revenue stamps	5,250.00	
Accrued interest not entered on books at close of business on above date	52,541.57	
		135,755.68
Total		$17,270,047.95

LIABILITIES.

Capital stock		$200,000.00
Surplus:		
Surplus fund	$500,000.00	
Undivided profits	363,672.27	
		863,672.27
Deposits:		
Preferred, as follows:		
Due New York State savings banks	$215,178.55	
Other deposits secured by a pledge of assets	75,000.00	
Not preferred, as follows:		
Deposits subject to check	8,081,331.88	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within thirty days	46,736.82	
Demand certificates of deposit	116,657.01	
Deposits withdrawable only on presentation of passbooks	7,283,913.58	
Cashiers' checks outstanding, including similar checks of other officers	154,664.27	
Certified checks	34,978.43	
Due trust companies, banks and bankers	1,667.50	
Total deposits		16,010,671.04
Other liabilities, viz.:		
Reserves for taxes, expenses, etc.	$25,000.00	
Accrued interest entered on books at close of business on above date	40,814.20	
Accrued interest not entered on books at close of business on above date	20,975.00	
Liberty Loan suspense fund and safe keeping coupons	2,128.72	
Estimated unearned discounts	99,875.40	
		193,804.32
Total		$17,270,047.95

REPORT OF THE CONDITION OF THE

CHELSEA EXCHANGE BANK

at the close of business on the 15th day of November, 1920:

RESOURCES.

Stock and bond investments, viz.:		
Public securities		$2,406,896.87
Private securities		11,735.00
Real estate owned		78,144.75
Mortgages owned		148,410.76
Loans and discounts secured by bond and mortgage, deed or other real estate collateral		200,024.26
Loans and discounts secured by other collateral		1,622,643.08
Loans, discounts and bills purchased not secured by collateral		3,977,551.73
Overdrafts		4,307.35
Due from approved reserve depositaries, less amount of offsets	$1,207,792.53	
Due from trust companies, banks and bankers not included in preceding item	52,403.51	
		1,260,196.04
Specie		33,749.21
Other currency authorized by the laws of the United States.		708,680.33
Cash items, viz.:		
Exchanges and checks for next day's clearings	$55,258.78	
Other cash items	4,546.64	
		59,805.42
Customers' liability on acceptances (see liabilities, per contra), travelers' checks		6,000.00
Other assets, viz.:		
Furniture and fixtures, vaults	$11,122.48	
Accrued interest entered on books at close of business on above date	55,548.67	
Accrued interest not entered on books at close of business on above date	25,500.00	
		92,171.13
Total		$9,777,314.18

LIABILITIES.

Capital stock		$1,000,000.00
Surplus:		
Surplus fund	$380,000.00	
Undivided profits	73,498.88	
		453,498.88
Deposits—Preferred, as follows:		
Due New York State Savings and Loan Associations, Credit Unions and Land Bank	$6,208.81	
Deposits by the State of New York	126,000.00	
Deposits by the Superintendent of Banks of State of New York	1,694.35	
Deposits otherwise preferred, if any—Supt. of Insurance	14,978.57	
Not preferred, as follows:		
Deposits subject to check	5,788,958.85	
Time deposits, certificates and other deposits, the payment of which cannot legally be required within 30 days	51,748.67	
Demand certificates of deposit	12,061.08	
Deposits withdrawable only on presentation of pass-books	1,063,492.96	
Cashiers' checks outstanding, including similar checks of other officers	17,990.14	
Certified checks	119,668.74	
Due trust companies, banks and bankers	38,008.35	
Total deposits		7,237,210.52
Bills payable, including indebtedness for money borrowed represented by notes, certificates of deposit or otherwise		1,000,000.00
Travelers' checks		6,000.00
Suspense account		36,543.50
Other liabilities, viz.:		
Reserves for taxes, expenses, &c.	$6,523.00	
Accrued interest entered on books at close of business on above date	12,636.28	
Accrued interest not entered on books at close of business on above date	3,750.00	
Estimated unearned discounts	21,750.00	
		44,661.28
Total		$9,777,314.18

(Charter No. 1261, Reserve District No. 2.)

REPORT OF CONDITION OF THE

NATIONAL BUTCHERS AND DROVERS BANK, N. Y.,

at 683-5 Broadway, in the State of New York, at the close of business on Nov. 15, 1920:

RESOURCES.

Loans and discounts		$3,796,308.18
Overdrafts, unsecured		562.84
U. S. Government securities owned:		
Deposited to secure circulation (U. S. bonds par value)		300,000.00
Other bonds, securities, etc.:		
Bonds (other than U. S. bonds) pledged to secure postal savings deposits	$15,000.00	
Securities, other than U. S. bonds (not including stocks), owned and unpledged	124,414.93	
Total bonds, securities, etc., other than U. S.		139,414.93
Stock of Federal Reserve Bank (50 per cent. of subscription)		12,000.00
Furniture and fixtures		4,500.00
Real estate owned other than banking house		96,000.00
Lawful reserve with Federal Reserve Bank		763,030.68
12. Items with Federal Reserve Bank in process of collection (not available as reserve)		610,402.81
13. Cash in vault and net amounts due from national banks		258,406.38
15. Exchanges for Clearing House		267,988.61
Total of items 12, 13 and 15.		
$1,031,796.80.		
Checks on banks located outside of city or town of reporting bank and other cash items		60,113.00
Redemption fund with U. S. Treasurer and due from U. S. Treasurer		15,000.00
Interest earned but not collected —approximate—on notes and bills receivable not past due		283.33
Other assets, if any—Advances, Liberty Loan		54,284.04
Total		$6,273,493.80

LIABILITIES.

Capital stock paid in		$300,000.00
Surplus fund		100,000.00
Undivided profits	$92,886.53	
Less current expenses, interest and taxes paid	31,802.79	
		61,084.04
Interest and discount collected or credited in advance of maturity and not earned (approximate)		16,892.53
Amount reserved for taxes accrued		3,206.37
Circulating notes outstanding		298,297.50
31. Certified checks outstanding		112,300.55
32. Cashier's checks on own bank outstanding		100,834.25
Total of Items 31 and 32, $213,134.80.		
Demand deposits (other than bank deposits) subject to reserve (deposits payable within 30 days):		
33. Individual deposits subject to check		5,216,309.46
34. Certificates of deposit due in less than 30 days (other than for money borrowed)		10,000.00
37. Dividends unpaid		510.01
Total of demand deposits (other than bank deposits) subject to reserve Items 33, 34 and 37, $5,226,819.46.		
Time deposits subject to reserve (payable after 30 days or subject to 30 days or more notice, and postal savings):		
Certificates of deposit (other than for money borrowed)		58,000.00
Total		$6,273,493.80

State of New York, County of New York, ss.:

I, M. M. Valentine, President of the above-named bank, do solemnly swear that the above statement is true to the best of my knowledge and belief.

M. M. VALENTINE, President.

Subscribed and sworn to before me this 23d day of November, 1920.

GEORGE KAIM, Notary Public.

N. Y. County Clerk's No. 204. N. Y. County Register's No. 2084. Term expires March 30, 1922.

Correct—Attest:

D. H. ROWLAND,
JOHN S. JENKINS,
CHAS. HARWOOD.
} Directors.

DIVIDENDS.

THE BORDEN COMPANY.
Preferred Stock Dividend No. 16.

The regular quarterly dividend of 1½% has been declared on the preferred stock of this Company, payable December 15th, 1920, to stockholders of record December 1st. Books do not close. Checks to be mailed by the Bankers Trust Company, dividend disbursing agents.

F. D. SHOVE, Treasurer.

LOST PROPERTY REGAINED.

If on ascertaining it lose the loser calls up 1000 Bryant and informs The New York Times, a small advertisement next morning may produce desired results.—Advt.

ARRIVAL OF BUYERS

Arriving Buyers may register in this column by telephoning Bryant 1000.

ALBANY, N. Y.—M. Luris & Co.; J. Luris, dresses; 87 W. 28th, 7th floor.

ALBANY, N. Y.—Gold Stores; L. Gold, jobs jersey, taffeta petticoats; 266 5th Av., Room 713.

ALLENTOWN, Pa.—Farr Bros.; J. L. Farr, shoes; Imperial.

BALTIMORE—Berkheimer Bros.; J. Berk, jobs infants', women's, children's coats; 1,261 B'way, Room 1006.

BALTIMORE—Strouse-Baer Bros.; A. K. Baer, cotton, woolen piece goods; 1,182 B'way; Pennsylvania.

BALTIMORE—American Wholesale Corp.; F. Quellmair, cotton piece goods; McAlpin.

BALTIMORE—Lauer's; C. M. Behrad, cloaks, suits, dresses; the Annex.

BALTIMORE—M. Goldberg, clothing; Pennsylvania.

BALTIMORE—Mannattan Pants Co.; J. Rosenbloom, mfr. pants; McAlpin.

BINGHAMTON, N. Y.—Sisson Bros.-Weldon Co.; A. Roberts, carpets, rugs; Bresiin.

BALTIMORE—Hecht Bros Co.; Miss N. Williams, corsets; McAlpin.

BALTIMORE—D. Miller Co.; H. C. Miller, wash goods, flannels; Great Northern.

BALTIMORE—Cahn, Coblens Co.; Miss P. Solomon, georgette, silk blouses; McAlpin.

BALTIMORE—Goldenberg Bros.; J. Weil, coats, suits, furs, skirts; McAlpin.

BOSTON—E. T. Slattery Co.; Miss Murray, umbrellas; 10 E. 32d.

BOSTON—Conrad & Co.; Miss E. M. Scrib ner, ready-to-wear; 135 Madison Av.; the Alpin.

BOSTON—Brode & Bagran; I. Conn, kit coney coats; 303 5th Av., Room 909.

BUFFALO, N. Y.—L. L. Berger Specialty Cloak and Suit House; Miss R. Vandewater, party frocks, dinner gowns; Pennsylvania.

CATSKILL, N. Y.—H. L. Boughton Store; Mrs. H. L. Boughton, Miss A. B. Weed, dry goods, general merchandise, glassware; Continental.

CHARLESTON, S. C.—Shapiro & Co.; J. Shapiro, coats, suits, dresses, 7 W. 32d, 6th floor.

CHICAGO—Marshall Field & Co.; Miss M. M. Canfield, sterling, plated silverware; 1,107 B'way.

CHICAGO—Associated Clothing Stores Co.; J. W. McCarthy, clothing; Bristol.

CHICAGO—Perlstein & Co.; M. Marldower, Spring dresses; 43 W. 27th, Room 405.

CHICAGO—Sears-Roebuck & Co.; J. A. Hall, Jr., hosiery; 115 5th Av.

CLEVELAND—Higbee Co.; Miss C. B. Murray, white goods, wash goods; 230 5th Av.

CLEVELAND—The May Co.; S. Stein, silks, basement; 37 W. 26th.

CLEVELAND—Hirsch Co.; Miss E. Cohen, jobs dresses; 1,261 B'way, Room 1006.

CLEVELAND—C. D. Levy Co.; C. D. Levy, jobs children's coats; 37 W. 26th, 7th floor.

DALLAS, Texas—Glick Bros.; G. Glick, jobs tricotine dresses, skirts; 1,161 B'way, Room 406.

DALLAS, Texas—Neiman-Marcus Co., Miss R. Cowley, misses', children's wear; McAlpin.

DAVENPORT, Iowa—B. & H. Abrahams; B. M. Abrahams, women's, misses' cloaks, suits; 303 5th Av.

DAYTON—Elder & Johnston Co.; Miss Time, waists, dresses; 230 5th Av.

DENVER—Joslin D. G. Co.; S. L. Todd, jobs coats, dresses, blouses; 23 E. 26th.

DETROIT—Zuiebeck-Hartmann Co.; I. L. Zuiebeck, representing; McAlpin.

DETROIT—J. L. Hudson Co.; Mr. Brownhill, mdse. mgr.; 225 5th Av.

DETROIT—Crowley-Milner & Co.; C. H. Gainsley, boys' clothing; 120 W. 32d.

DUBUQUE, Iowa—Rosk Bros. Co.; F. H. Roshek, furs, fur coats; 48 E. 25th.

DULUTH, Minn.—F. A. Patrick Co.; W. MacMullen, men's furnishings goods; 200 5th Av.; Pennsylvania.

EL PASO, Texas—Popular D. G. Co.; Mr. Valkenaar, linens, white goods, wash goods; 352 4th Av.

FALL RIVER, Mass.—R. A. McWhier Co.; J. H. Conn, cloaks, suits, furs, shawls; 404 4th Av.

HARRISBURG, Pa.—The Ladies' Bazaar; M. Schondorf, women's wear; Pennsylvania.

HARTFORD, Conn.—Sage, Allen & Co.; Miss S. Newman, coats, suits; 404 4th Av.; Bristol.

HARTFORD, Conn.—L. Harrup, furniture, housefurnishing goods; Bristol.

HARTFORD, Conn.—Post Co.; Miss M. G. Herbert, infants' wear; 120 W. 32d.

LAWRENCE, Mass.—A. B. Sutharland Co.; G. M. Talbot, cloaks, suits, furs, ready-to-wear; 432 4th Av.

LOS ANGELES—N. B. Blackstone Co.; Miss J. Godfrey, women's ready-to-wear, furs; 225 5th Av., Room 525.

McKEESPORT, Pa.—J. D. O'Neil Co.; J. D. O'Neil, men's furnishing goods; Breslin.

MONTREAL—Almy's, Ltd.; G. Day, hosiery, underwear, gloves; G. L. Smiley, white goods, prints; 260 5th Av.

NEW HAVEN, Conn.—The E. Malley Co.; A. H. McKenzie, comforts, cotton goods; 105 Grand.

NEW HAVEN, Conn.—Gamble-Desmond Co.; M. H. Reynolds, upholstery goods, rugs; 433 4th Av.

NEW HAVEN, Conn.—The D'Ormor Co.; J. Lewis, perfumes; 121 W. 17th.

NEW HAVEN, Conn.—Shartenberg & Robinson Co.; E. M. Mackie, men's furnishings, hosiery, knit underwear; 404 4th Av.

NEWNAN, Ga.—Kersey & Prather; B. C. Kersey, women's outer apparel; 143 West 33d St. (Peck & Co.); Collingwood.

NEW ORLEANS—Shushan Bros.; J. Shushan, genl. mdse.; 395 B'way, Room 604.

NORFOLK, Va.—E & M. Hirschler Co.; M. Hirschler, dry goods, men's furn. goods; 72 Leonard.

PHILADELPHIA — The Marvin Co.; M. Cohen, Spring blouses; 43 W. 27th, Room 405.

PHILADELPHIA—Largman Bros.; J. Largman, men's neckwear materials; 200 5th Av.; Pennsylvania.

PHILADELPHIA—J. Wanamaker; J. E. Talley, representing; Broadway and 10th; Pennsylvania.

PHILADELPHIA—J. F. Dittman & Co.; J. F. Dittman, cloaks, suit materials, wash silk; 2 W. 33d; Pennsylvania.

PHILADELPHIA—Gimbel Brothers; G. R. Dunn, art needlework; Miss A. Guggenheim, umbrellas; D. S. Scott, men's furn. goods; B'way and 32d.

PHILADELPHIA—J. Wanamaker; F. J. McLaughlin, lamps; B'way and 10th; Herald Square.

PHILADELPHIA—Reis & Smith Mfg. Co.; M. Smith, mohair silks; Pennsylvania.

PHILADELPHIA—Franklin Sweater Mills; A. I. Lichtenstein, yarns; Breslin.

PHILADELPHIA—I. & S. Faggen; S. Faggen, waists, dress materials; Pennsylvania.

PHILADELPHIA—Sinker & Ginsberg; J. Ginsberg, hosiery, sweaters; The Annex.

PHILADELPHIA—Bloumer's; H. Blouner, coats, wraps; 139 W. 32d.

PHILADELPHIA—Janoff & Paul; L. Janoff, dress goods; Breslin.

PHILADELPHIA—Lit Bros.; M. Feldman, jobs dresses; 1,261 B'way.

PHILADELPHIA—Frank & Seder; R. L. Bernbaum, genl. mdse.; 16 W. 20th.

PITTSBURGH—Frank & Seder; E. Frank, jobs waists, silk underwear; A. Arnfeld, men's furn. goods; 16 W. 20th.

PITTSBURGH—Kaufmann & Baer Co.; G. Israel, men's, boys' sweaters; 404 4th Av.

PITTSBURGH—Lewin-Neiman Co.; Miss O'Brien, jobs children's coats (2 to 12 A. M.), jobs skirts (2 to 5 P. M.); 1,261 B'way, Room 1006.

PITTSBURGH—Rosenbaum Co.; B. F. Whitehead, men's clothing; 120 W. 32d; Pennsylvania.

PITTSBURGH—Lewin-Neiman Co.; Miss E. Kessler, hosiery; 1,261 Broadway; McAlpin.

PITTSBURGH—Rosenbaum Co.; Miss E. Grossman, misses' skirts, dresses; 120 W. 32d.

PITTSBURGH—Max Ason; J. Ason, better fur trimmed cloth coats; 1,161 B'way, Room 406.

PORTLAND, Me.—Porteous, Mitchell & Braun; J. B. Porteous, representing; 432 4th Av.

POUGHKEEPSIE, N. Y.—Lockey, Platt & Co.; A. L. Davidson, coats, skirts; 229 5th Av.

PROVIDENCE, R. I.—Paragon Worsted Co.; V. Gotan, worsteds; Pennsylvania.

READING, Pa.—Kline, Epplhimer & Co.; J. Stroup, silks, 432 4th Av.

RICHMOND—Cohen Co.; F. O'Brien, house furnishings, china, cut glass; 1,150 B'way, 8th floor.

RICHMOND—Hub Clothing Co.; B. W. Weinfeld, clothing; the Annex.

ROCHESTER—Duffy-Powers Co.; Miss S. Feldman, knit petticoats and bloomers, flannelette kimonos and sacques, tea aprons; Miss L. Salinsky, jobs waists; 1,261 B'way, Room 1006.

ROCHESTER—B. Forman Co.; Miss Ryan, waists; Miss B. Sallerson, muslin underwear; 225 5th Av.

SAN FRANCISCO—E. J. Feisel, infants' wear; immediate Spring; Pennsylvania.

SAN FRANCISCO—Max H. Harris & Co. (jobbers); Mrs. M. Harris, juniors', children's Spring coats, dresses; Pennsylvania.

SAVANNAH, Ga.—Leopold Adler; H. McCullum, silks, dress goods, linens, white goods; 352 4th Av.

ST. LOUIS—Jackson's Cloak and Suit Co.; J. I. Olian, cloaks, suits, dresses, skirts; 230 5th Av.

ST. LOUIS—Rosenthal-Sloan Millinery Co.; M. G.

THE BUSINESS WORLD

COMMERCIAL PAPER.

Yesterday .....6 per cent. for the best names
Monday .....6 per cent. for the best names
The quotations are for six months' paper.

Little Doing in Gray Goods.

What business was done in the local gray goods market yesterday was small in volume and was confined to a few constructions. The deliveries called for were for the present month. In the print cloths, 39-inch 64-72s went at 9 cents and 38½-inch 64-60s at 7½ cents, the sales being made by second hands. Some 36-inch 5.50-yard sheetings were sold by first hands at 6½ cents, and 36-inch 4.50-yard sateens were disposed of at 12½ cents.

Summer Clothing Prospects.

Owing to the buying policy now being pursued by the clothing retailers, the makers of Summer clothing believe that the selling prospects of their goods have been improved. It is pointed out that a good deal of purchasing for Spring will be confined to the Fall suit surplus now offered at attractive price reductions. The merchants, it is explained, will depend upon such goods to carry them over the pre-Easter business. Then it is figured that the next retail sales drive will come on tropical worsted suits, mohair and beach cloths.

These Garments Still High.

Despite the price revisions that have been made in various lines of wearing apparel, there has been no cut made, apparently, in dolls' dresses. Some of these garments, and not on imported ones either, cost more than the prices asked for the less ornate dresses for children. For a doll about twenty inches high a fancy white organdie dress is priced at $6.50. It is trimmed with ribbon, lace insertion and edging. A fancy lawn dress for a doll of the same size is priced at $4.70. A white linen "middy" and a blue pleated skirt cost $6.50. Even gingham dresses, in pink or blue, are quoted at $2 each.

Woolen Goods at Auction.

The regular sale of piece goods from the American Woolen Company started yesterday by Burling, Dole & Co., auctioneers, showed no great change in buying tendencies. Men's wear fabrics were generally taken at prices a little bit better than the dress goods offered, owing, it was said, to their desirability. The price range showed a depreciation of some 50 or 60 per cent. from the former selling prices, with some of the poorer materials going for less. The buyers present represented clothing and garment manufacturers, with a sprinkling of small jobbers.

Producers Not Helped Much.

Although many of the compromises made between landlords and tenants under the new rent laws have called for redecorating of apartments it appears that the wall paper manufacturers have not benefited materially. The call for this merchandise caught many of the retailers with short stocks, but, due to the uncertainty regarding the continuance of the demand, they have made little effort to stock up. This has resulted in piecemeal buying which has helped the jobbers somewhat, but which has not done much so far for the manufacturers. It has also hampered the work of the decorators considerably especially the smaller ones, by holding them back while orders are being filled.

New Overcoat Prices Awaited.

Having seen the reductions on Fall suits, the clothing trade now awaits the naming of new overcoat prices. There is not the same interest shown in overcoats, however, as there was on suits nor are the same reductions expected. It is explained that many manufacturers were given an opportunity to see how the Fall trade was shaping up before they started cutting overcoats. Calculations and revisions were put in before manufacturing of these garments commenced and, consequently, stocks are not now so heavy. The manufacturers preferred to take their losses on piece goods rather than on the finished garments. As a result, the market does not count on seeing such price slaking in overcoats as on suits when the guarantee comes to an end on Dec. 1.

Just Nibbling at White Goods.

Patrons of the annual January white sales throughout the country may find it more difficult than usual at the 1921 events of this kind to make their selections of piece goods. Wholesale buying of linens—both for household and dress purposes—has been limited for a considerable period, which is said to presage short stocks of these goods in retail hands. The same thing is true of white cottons. When prices were made on these goods last Summer, "case lot" retailers, as well as jobbers, evinced practically no interest. This attitude has not changed materially. The smaller retailers have been making overtures to the jobbers lately, but actual purchases have been little more than "nibbles."

See Clothing Scoop Ahead.

The name of Hart Schaffner & Marx was connected up yesterday with the reported purchase of a very large quantity of woolens for cash at a considerable price saving. Taken in connection with the recent statement of that company to retailers, advising the latter not to buy Spring clothing yet, it was felt that some uncommon merchandising "stunt" was in process of being worked out. With its large capital and an output placed at $60,000,000, the company might further plan a campaign of selling which would add greatly to its sales. The market opinion, at any rate, was that something on the order of selling a huge amount of clothing at a very close margin or at cost might be involved, disregarding profits in the interest of building up additional business.

Say Germany Is "Coming Back."

Trade conditions in Germany, while not good in many respects, are as a whole not so bad as many persons here have been lead to believe. Two men who recently left that country have called on a prominent local fur man and, while unknown to each other, both made statements similar to the foregoing. Both asserted that the commercial "comeback" of Germany was a lot nearer at hand than is generally supposed, and asserted further that now is the time for American firms desirous of obtaining agencies for German merchandise to make the necessary connections. The German viewpoint, according to their statements, is that active trading between the two countries will be resumed soon after peace is officially declared.

BUSINESS RECORDS

In Town.

MARENOFF & ZEMEL—Two petitions in bankruptcy have been filed against Marenoff & Zemel, woolens, at 285 Broome Street. In one of them the individual names of the partners are given as Max Marenoff and Leo Zemel and in the other Mendel Marinoe and Louis Zemel. One petition gives business address as 285 Broome Street and 45 Avenue B. The creditors and amounts are: Joseph Bunker, $500; Alyce E. Dunn, $500; George Sobensberg, $200; L. Seff, $2,500; L. Kraus, $1,500, and D. Getz, $1,200.

SAMUEL BACKER—A petition in bankruptcy has been filed against Samuel Backer, retail men's clothing at 598 Seventh Avenue, by these creditors: Quinto, Cohen & Levine, Inc., $500; American Fashion Clothiers, $500; and Peters & Kaufman, $500. Judge Mayer has appointed Symes & Keil, without compensation, and Martin C. Ansorge receivers in $5,000 bond. It is stated that the liabilities are about $80,000 and the assets about $40,000.

ELITE HOSIERY AND UNDERWEAR COMPANY—A petition in bankruptcy has been filed against Irving A. Tauberman, also known as Irving A. Tauberman, trading as Elite Hosiery and Underwear Company at 240 Broadway, by these creditors: Irving Silverstein, $600; Joseph Birenlach, $285; and Abraham Gamlet, $450. An assignment was also made to Marcus Helfand.

BERNARD RUTCHIK—A petition in bankruptcy has been filed against Bernard Rutchik, woolens, at 232 Greene Street, by these creditors: H. Johnson, $1,200; L. Buderfer, $750, and P. E. Gould, $100.

JOSEPH LEONARD—A petition in bankruptcy has been filed against Joseph Leonard, retail jeweler at 125 Manhattan Street, by these creditors: Attanasio Son & Co., $191; H. A. Berg & Co., $370, and L. Gottlieb, $191. Liabilities are said to be about $1,600, and assets about $600. An assignment was made Nov. 17.

STAR METAL CO.—A petition in bankruptcy has been filed against Samuel Bornstein, Abraham Venues and Louis Silverman, copartners, trading as Star Metal Co., smelting and refining, at 34 New Bowery, by these creditors: Morris Smerling, $200; Morris Smith, $200, and J. F. Stolhenfeld, $187. It is stated that the assets are $20,000 to $30,000 and the liabilities $59,000 to $75,000. An assignment was also made to Julius Stein.

SOLOMON LICHTENSTEIN, cake seller, at 1,394 Boston Road, has filed a petition in bankruptcy with liabilities of $2,449 and no assets.

THE DIAMOND RING CO., INC.—A petition in bankruptcy has been filed against the Diamond Ring Co., Inc., retail jewelry and diamond dealers at 45 Maiden Lane, by these creditors: D. Spero, $400; Davidson Bros., $300, and Whitelaw Bros., $500.

ISAAC GOLDMAN, woolens and silks at 418 Fourth Avenue, has filed schedules in bankruptcy with liabilities of $217,916, of which $51,373 are secured claims, and assets of $40,184, consisting of stock, $8,000; one automobile, $4,500; fixtures, &c., $500; accounts, $25,000; equity in Liberty bond, $338, and deposits in banks, $1,656. Among the secured creditors are the Fifth National Bank, $23,000; Saville & Jonas, $12,362, and Morris Plan, $5,975, among those unsecured are L. F. Dommerich & Co., $21,645; Sidney Blumenthal & Co., $12,370, and American Woolen Co., $10,611.

S. EHRENBERG & SON, men's clothing, at 115 East Broadway, have filed schedules in bankruptcy, with liabilities of $41,750 and assets consisting of promissory note, $700, and one automobile, $1,200. Other assets are given as unknown.

RECEIVERS APPOINTED.

BERNARD RUTCHIK—Judge Mayer has appointed H. J. Rasener and David Robson receivers, in $2,000 bond, for Bernard Rutchik, woolens, at 232 Greene Street. It is stated that the liabilities are about $40,000 and the assets about $5,000.

EXPERT BAG AND SUITCASE CO., INC. Judge Mayer has appointed William C. Little receiver, in $500 bond, for the Expert Bag and Suitcase Co., Inc., at 316 Church Street. Liabilities are said to be about $5,000.

BESSIE BARBONE—Judge Mayer has appointed George R. Hall receiver, in $500 bond, for Bessie Barbone, general store, Liberty, N. Y.

Out of Town.

Special to The New York Times.

NEW BRUNSWICK, N. J., Nov. 23.—On the application of George J. Culp of the Mutual Tire and Rubber Corporation, Vice Chancellor Backes has appointed custodian receivers in the Stanwood Rubber Co. of Passaic and the Hardman Rubber Corporation of this city and ordered a stay of proceedings on Dec. 30 why statutory receivers should not be named. According to the complaint filed, the Hardman Company's liabilities are $300,000 and exceed the assets by $135,000. The Stanwood Company has outstanding $300,000 of bonded indebtedness and $197,000 represented in notes, all past due. The corporation's plight is explained, to the restriction of bank credits on auto equipment by the Federal Reserve Board. The companies, already arranging for a merger, hope to have consummated it and reorganized before further proceedings are taken.

Special to The New York Times.

INDIANAPOLIS, Nov. 23.—Enyra T. Smith of London, Ind., has filed a voluntary petition in bankruptcy here. He listed assets at $13,656 and liabilities at $22,721.

Special to The New York Times.

CHICAGO, Nov. 23.—J. S. Watson, a salesman at 7,546 Farwell Avenue, has filed a voluntary petition in bankruptcy. Liabilities, $36,971; assets, $385.

Special to The New York Times.

PITTSBURGH, Nov. 23.—James B. Young of Portage, Pa., filed a petition in bankruptcy here today. He scheduled his liabilities at $39,681.80 and assets $3,076.54.

Special to The New York Times.

DETROIT, Nov. 23.—Barney's Sunshine Store, a retail furnishing business owned by Barnett, proprietor, 2,423 East Jefferson avenue, today filed a voluntary petition in bankruptcy. Liabilities are listed at $11,846 and assets at $6,500. B. Berman & Co., New York, is listed among the larger creditors.

JUDGMENTS.

Filed yesterday, the first name being that of the debtor;

In New York County.

Bowman, Samuel—Royal Diamond Co. $504.66
Brown, Wilbur G.—American Agricultural Chemical Co. 317.96
Bowman, Jacob 44.00
Bowman-Biggs Radier 644.40
Barnett, Jack—F. Archer 101.31
Brooks, Rose—Cord Exchange Bank 117.70
City of N. Y.—Sweeney 111.10
Cleveland, John—Morris Plan Co., N. Y. 118.70
Cardinal, Edward W.—Gerard Automobile Co. 108.67
Colucci, Edward and George W. Hinds 200.00
Clark & People, &c. 1,500.00
Campbell, Emma—E. I. Williams 1,218.62
Doyle, Nathaniel and Dorathea A.—L. E. Vogler 307.32
Dunlop, W. Miller 107.35
Dunne, John, and New Amsterdam Casualty Co.—People, &c. 1,500.00
Elias, Albert I. (La Salle Products and Supply Co.)—Darral Soda Co., Inc. 149.36
Ellis, James, Wilkes 317.75
Ferer, Benjamin, and Barney Kave—Morris Plan Co., N. Y. 163.90
Fyre, Mitten—Morris Plan Co. 111.70
Fortescue, Harry J.—A. Van D. Young 169.30
Gardner, Saul, Jennie Goniberg, Abraham Schwartz, Paul Gomberg and Isidore Rosenfeld—Morris Plan Co., N. Y. 115.00
Goldin, Sophie, Julius Singer, Max Gobel and Isidore Rosenfeld—Same 115.00
Grocoff Frank, Walter Burke and Walter Heck—Same 113.90
Grafstein, Ruben, and Joseph McLaughlin (McLaughlin & Grafstein)—M. Weinstein 162.40
Ganford Co., Inc.—M. F. Hickey Co., Inc. 794.65
Goldberg, Samuel—J. Fine 112.40
Hopin, Max, Gershen Dranofsky, Harry Novick, Max Novick, Abraham Novick, Rubin Rappaport, Morris Steingold, Isidore Steingold and Jacob Kaufman—A. Kalash 1,413.00
Hetting, Arnold, and Charles Grickman—People, &c. 300.00
Hathorne, Helen—Morris Plan Co., New York 111.70
Hakoun, Harry A.—L. H. Goldsoll 1,050.78
J. E. Cunningham & Co., Inc.—L. F. Sturm 232.59
Kane, John, and National Surety Co.—People, &c. 1,500.00
Kelly, Edward, Mary Kelly, David Greenberg and William Glocksen—Morris Plan Co., New York 165.10
Kass, Max W.—A. Hirsch 105.91
Klein—Samuel—Corn Exchange Bank 115.20
Kenny, Mary—F. F. Doherty, Costs 402.50
Lesser, George E.—D. Hexter, &c. 109.10
Macomber, W. Sturgis—F. A. Dorman 496.70
Mayer, Leo K.—C. P. Husson 111.35
Myers, Robert—L. W. Levy 567.87
Marcus, Lawrence, Louis M. Marcus, Mendel V. Marcus, David Marcus and Leon J. Marcus—B. Sperber et al. 1,047.55
Newman, Joseph A.—A. J. Picard & Co., Inc. 278.73
Noschkes, Sidmund, and Harry Grossbard (Noschkes & Grossbard—Belmont Silk Co., Inc. 812.95
O'Neill, John—People, &c. 100.00
Offerman, John H.—H. D. Luhrs 3,179.18
Quinnett, Charles H.—A. M. P. Quennell 107.57
Roth, Isadore—Pacific Bank 791.87
Reynolds, George E.—H. K. Beegle 381.95
Russell, Edmund, and James Fraser—Morris Plan Co., New York 215.30
Rauchler, Emanuel—G. J. Jacobi 540.20
Rosenberg, Max, and Charles Glass (Rosenberg & Glass—B. Cohen 1,100.14
Stolpef, Moritz—L. Mendel 128.50
Singer, Maurice, and Harry Wind—Union Exchange Nat. Bank of N. Y. 1,825.55
Segal, Abraham (S. S. Hat Frame Co.)—A. Wimpfheimer et al. 935.70
Smith, Lawrence W. Jr.—Same 161.14
Strachen, John—Mervyn Realty Co. 1,955.37
Strauss, Morris L.—J. Arons 745.19
Tohan, Rizkalia, or Riskawellha Tahan—S. Levin 935.04
Tucker, David, and David B. Sutter—M. Cohen et al. 2,932.60
Wardinger, Benjamin—J. Fine 100.52
Zims, Andrew (Z. & B. Iron Co.)—State Industrial Commission 255.00

In Bronx County.

Beharman, Israel—H. Markowitz 855.40
Cohn, Otto—J. Cohn 31.45
Connell, Daniel & Anthony, Inc.—Dillman Bakery, Inc. 96.04
Frantini, Frederick D.—Arbuse 38.74
Feldeman, Baruch—M. Berkovsky 90.22
Kohler, Stella—B. Parr 125.50
Knight, Harry F.—W. M. Gorham 244.20
McGrath, Lawrence—Union Ry. Co. 119.85
Meyer, Albert, and Ernest Nietzel—Morris Plan Co. of N. Y. 60.30
Mullen, John and Mary, and Otto Bang—Morris Plan Co. of N. Y. 113.40
O'Grady, Patrick—Mt. Worthington 142.92
Rabinowitts, Max and Mary, and Benjamin Gottlieb—Morris Plan Co. of N. Y. 112.90
Rosenberg, Max, and Charles Glass—B. Cohen 1,100.14
Walsh, Mary E.—H. Feltenstein 103.78
Wartsky, Max—J. Mindlin 159.00

SATISFIED JUDGMENTS.

The first name is that of the debtor, the second that of the creditor and date when judgment is filed:

In New York County.

Manhattan Mortgage Co. — National Surety Co., Feb. 13, 1919 ..... 60,733.71
Blinderman, Harry—L. Nelson, June 28, 1920 ..... 1,151.50
Burns Bros. Inc.—T. Polito, Oct. 2, 1919 ..... 2,634.95
Cohen, Herman—L. Lessler et al., Nov. 17, 1920 ..... 4,614.68
Celite Products Co.—S. Brody, Nov. 1, 1920 ..... 3,084.20
Same—Same, Oct. 30, 1920 ..... 5,106.28
Hopp, Max and Rose—S. Mayers, Sept. 7, 1917 ..... 546.93
Richardson, Thomas C.—A. W. Frost et al., Dec. 18, 1917 ..... 664.79
Salomon, Charles, and Victor B. Zeman—L. Alpers et al., Nov. 12, 1920 ..... 1,827.36
V. Loewen's Sambrinus Brewery Co.—Chelsea Exchange Co., Oct. 27, 1920 ..... 730.15
Tobias, Richard D.—Metropolitan Photo Engraving Co. fee, May 3, 1919 ..... 302.46
Biechman, Samuel—Peter H. Reilly & Bro. Co., Sept. 4, 1918 ..... 482.78
Biechman, Samuel — Massachusetts Bonding & Insurance Co., Sept. 25, 1915 (canceled) 104.87
Biechman, Samuel, and J. Biechman & Co. Inc.—Isley Gold Co., Jan. 25, 1915 ..... 109.85
Vigouroux, John—R. S. Conklin, July 23, 1920 ..... 229.41
Arcowitts, Harry, and Harry Ginsberg—L. Greenbaum, June 17, 1910 ..... 369.84

BUSINESS OPPORTUNITIES

15 cents per word. Two business and one bank reference required from advertisers.

CAPITAL TO INVEST.

INVESTMENT broker with established sales organization wants good dividend paying issue, financial security preferred; pe cils; state full details in letter. Write Box 1286, 306 Fitzgerald Bldg.

WILL BUY building or lease 20,000 square feet or more for commercial garage south of 34th St. Address W 714 Times Downtown.

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WE ARE BORROWING MONEY FROM OUR BANKS ON A 90-DAY BASIS, BUT BELIEVE IT WOULD BE TO OUR ADVANTAGE TO OBTAIN THESE LOANS DIRECT FROM THE PUBLIC. WE WILL ACCEPT AMOUNTS FROM $500 UP ON A 9% BASIS, INTEREST PAYABLE MONTHLY, AND OUR STANDING IN THE COMMUNITY IS OF THE VERY HIGHEST AND WE CAN SATISFY THE MOST SKEPTICAL WITH OUR CREDENTIALS. ALL COMMUNICATIONS STRICTLY CONFIDENTIAL. ADDRESS "LOANS," ROOM 1407, TIMES BUILDING.

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Associate wanted with $5,000 to $6,000 by Christian, to expand light manufacturing sales and mail order business; substantial salary and half profits. L 410 Times.

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PARTNER with $5,000 for patented photograph repeater; mail or otherwise. Rhinelander 9637. 250 East 72d.

BUSINESS CONNECTIONS WANTED.

MANUFACTURERS, WAKE UP!!!

Are you producing articles which are not world-wide known? Are you flooding your local markets and forgetting the increasing demands of a flourishing country? Strike out—sow your seeds of business and prevent future competition. Remember, to say you are safe, but have you a counterattack to safeguard yourself? Business, yes, how? You must have agents to advertise, to enlighten the multitudes. Wellington, the capital city of New Zealand, and the kernel of commercial enterprise, requires your goods for distribution; correspondence invited. Samples and specifications to Bowater & Close, General Agents, Box 180, Wellington, N. Z.

IF YOU CAN invest $100 (the investment thoroughly secured; you take no risk), you can make $500 per month selling the Little Wonder Combination Heating and Cooking Kerosene Stove, which makes no smoke, soot or odor; the hottest fire known for cooking, and a great fuel-saver. Something new and needed in every home. Agents wanted in every county in the United States. Read our ad. in October Popular Mechanics, Modern Woodman, Farm Journal, November McCall's, Woman's World, &c., and write for proposition. Little Wonder Stove Company, Detroit, Mich.

HANDLE YOUR OWN MONEY.

A FOUR-YEAR LEASE, with very low rental, with stock, consisting of hosiery, gloves, corsets, underwear and sweater departments, for sale; in large department store in Brooklyn; part cash and easy terms; can make $10,000 a year profit. 41 Union Square, N. Y. C., Room 502.

AUTOMOBILE accessories, repair shop, magneto service repair shop, dead storage large seller only; $2,000 cash required. 1,815 Park Av., corner 125th St.

RETIRING from knitted neckwear mfg., complete plant and business for sale; running business to right party. X 6719 Times Downtown.

DETECTIVE to buy my 50 per cent. of large Secret Service Agency; must have $5,000 and be active business man. X 2297 Times Annex.

CONTRACTING HAND, imitation hand embroidery, specializing baby's coat capes, carriage covers; reasonable. Box R, 1,506 3d Av.

DRESS PLANT for sale, 10-26-1 machines, cheap, rent, lease; electric protection cutting machines; will sell reasonable. 56 East 8th St., 1st floor.

GARAGE, fifty-five cars, Bedford section, Brooklyn, 9½ years lease, for sale; owner has other interest. Phone Vanderbilt 3284.

KENTUCKY DERBY, building and 5-year lease; shows big receipts; sell reasonable. X 2296 Times Annex.

TRANSIT, Kouffel Esser, No. 4063, projection instrument. 2630 Woolworth Bldg. Paff.

MISCELLANEOUS.

FOR RENT—For month of December, basement, 40 by 40; suitable for Toyland; either straight or commission basis. Andrew Foster Estate, Main and Bedford Sts., the busy corner, Johnstown, Pa.

BUSINESS LOANS.

MONEY advanced on notes and trade acceptances, open accounts and other good securities. W 716 Times Downtown.

UPPER MANHATTAN GARAGE, security only; full details required. W 361 Times.

BUSINESS NOTICES.

PATENTS—Over 70 years' practice; all communications strictly confidential; handbook on patents free on request; special facilities for office consultations. Munn & Co., patent attorneys, 615 Woolworth Building, New York.

CARPENTERS and builders, general contractors, new constructions and alterations; estimates furnished for city or country. Johnson, Dunbury & Cole, 881A Washington Av., Brooklyn, N. Y. Phone Prospect 3018.

BUSINESS CONNECTIONS WANTED.

IF YOU CAN invest $100 (the investment thoroughly secured; you take no risk), you can make $500 per month selling the Little Wonder Combination Heating and Cooking Kerosene Stove, which makes no smoke, soot or odor; the hottest fire known for cooking, and a great fuel-saver. Something new and needed in every home. Agents wanted in every county in the United States. Read our ad. in October Popular Mechanics, Modern Woodman, Farm Journal, November McCall's, Woman's World, &c., and write for proposition. Little Wonder Stove Company, Detroit, Mich.

FOR SALE.

BIG OPPORTUNITY.

The patent rights of a new razor blade sharpener are for sale; this sharpener works on a honing stone as well as on a leather strop and may be used by the consumer for any kind of blade; it can be sold at a lower price than anything on the market. Reply Mr. H. P. Stearn, Commodore Hotel.

WE ARE SPECIALISTS IN GARAGES; LARGEST SELECTION; BONA-FIDE PROPOSITIONS FROM $2,500 TO $75,000; MONEY ADVANCED WHEN REQUIRED. L. SCHLEIFER COMPANY, TIMES BLDG., B'WAY AND 42D ST. 186 RIVINGTON ST., NEAR WILLIAMSBURG BRIDGE PLAZA.

BUYERS' WANTS.

Fifteen cents per word each insertion.

ARTIFICIAL SILK Wanted—Quantities. H. S. Meritzer, 328 5th Av., New York. Murray Hill 2896.

BOLIVIA, Tricotine Wanted—6120 (Steven's 4200, Deland's 0682, 2762 sealskintex). Stuyvesant 9466.

BOLIVIA Wanted—American, 6971, shade 543. J. J. Ludwig & Co., Watkins 9650.

BOLIVIA Wanted—American 6971, all shades; cash. Gramercy 2634.

BOLIVIA Wanted—Rich's black. Watkins 9805.

BROADCLOTH, Velour and Chame Wanted —18190, 18046, 18078, 113, 21238. Gramercy 2452.

BROADCLOTH Wanted — American, 112, black, for cash. Chelsea 1598.

CANTON CREPES AND TAFFETAS Wanted—All colors; 12 East 12th St., 4th floor.

CANTON-CREPE Wanted—M. Kirschner & Sons, 16 East 35th St.

CHARMEUSE Wanted—2822 or similar, all colors, at a price. Madison Square 9268.

CHAMOISTYN Wanted—Holden & Leonard 604 5th.; 4089, 5015, brown and capes.; pay cash. Telephone Orchard 7375.

CHAMO Wanted—21226, also 13040, 18135, shades 317, 320, 302. Orchard 5432.

CHIFFON VELVETS Wanted—Open to buy for cash 25 pieces of William Oppenheim's 1505, also all other qualities. Madison Square 4941.

CHIFFON VELVET Wanted—F 20, Oppenheimer & Stern, at a price, for cash. Baron, Madison Square 7300.

CHIFFON VELVETS Wanted—35 pieces, black, 15 pieces brown; will pay spot cash. Longacre 8275.

CHILDREN'S WEAR Wanted—Jobber placing orders on children's dresses, rompers, creepers, &c. Madison Square 836.

CHINCHILLA Wanted—White only; any quantity for cash. Silverman & Fuchs, Spring 8453.

COATS and Wraps Wanted—New York and St. Louis jobbers open to buy Fall coats and wraps of the better kind for immediate delivery. Fourth floor, 48 West 25th St.

COATS Wanted—Jobber looking at ladies' and misses' Spring coats. Call 7th floor, 151 West 26th; use freight elevator.

COATS and Suits Wanted—Jobber placing orders on desirable numbers Spring coats and suits. 129 West 29th St., 3d floor.

COATS, WRAPS Wanted—Bolivias, trimmed opossum, neutria, raccoon, for cash. Pennsylvania 6200.

COATS and suits wanted; looking at Spring lines of coats and suits of the better kind. 9th floor, 36 West 25th.

COATS, SUITS Wanted—Spring models misses' and juniors. Bernstein, 31 West 31st Street.

COATS Wanted—Jobber looking at stout and ladies' size after 10. 5th floor, 151 West 26th.

COATS Wanted—Jobber placing orders on juniors' and misses' Spring coats; call with samples. 1st floor, 129 West 27th.

COATS Wanted—By jobber, fur trimmed. Levine, 104 West 26th.

COATS Wanted—Cotton plush coats. Seventh floor, 48 West 25th.

COLLARS Wanted—Nutria, Australian opossum and mole, at price; also skins. Maynes & Dreyfus, 1 East 33d.

CORDUROY Wanted—Jullliards 724, at a price, 2,000 yards. Myrtle Clothing Co., 28 Rodney St., Williamsburg 8115.

COTTON GOODS Wanted—For cash; must be below market. J. Blumbers, 48 Lispenard St.

COTTON GOODS Wanted—Batiste crisp at a price. Handcraft Blouse, 15 West 18th St.

DRESSES Wanted—Large jobber looking at Spring dresses in chiffons, taffeta, cotton, voile, georgette and lace dresses; will look at samples between 9 and 12; large orders placed. Unity Dress Co., 1 East 20th St.

DRESSES Wanted—We will buy spot cash jobs, any quantity, tricotine, velveteen, charmeuse, chiffon velvet and party dresses; both popular and high grade goods; samples daily 9 to 12 only. 1407, 200 West 39th.

DRESSES Wanted—We are open to buy quantities of Spring styles in wool taffeta Canton crepe and charmeuse dresses. Apply with samples; ask for Mr. Weil or Mr. Levy. 21st floor, 261 5th Av.

DRESSES Wanted—Placing large stock orders on taffetas, Canton crepes, crepe de chines, tricolettes for Spring wear; bring samples all week. 40 West 27th (10th floor).

DRESSES Wanted—Jobber placing orders on better class silk dresses for Spring; submit samples. Room 1004, 41 E. 42d St., Grand Central Terminal, Philadelphia, Pa.

DRESSES Wanted—Spring samples, submit styles in taffeta, crepe de chine, Canton crepe and georgette; immediate business. 44 West 32d, 2d floor.

DRESSES Wanted—Open for 3,000 tricotine, serges, jerseys, velours of manufacturing for cash; must be cheap. 220 5th Av., Room 307. Madison Square 7328.

DRESSES Wanted—Jobber placing orders on Spring styles; call with samples, taffetas, georgettes and tricotines. 24th floor, 22 West 27th.

DRESSES Wanted—Placing orders on better dresses in new Spring models, all materials; bring samples. 3d floor, 129 West 27th.

DRESSES Wanted—Jobber looking at all kinds Spring dresses; better grade only; cash for jobs tricotines. Room 202, 148 West 23d.

DRESSES Wanted—Jobber looking at high-class Spring samples. 16 East 33d St., 10th floor.

DRESSES Wanted—Jobber placing orders on better grade Spring dresses; call all week. 3d floor, 108 West 25th.

DRESSES Wanted—Spring styles, medium and better grades; call all week. Lady Fair, 234 5th Av.

DRESSES Wanted—Jobs tricotines and serges, dresses, for cash. Geverts, 29 West 35th.

DRESSES Wanted—Placing big orders on Spring styles in all materials. Manhattan Maid, 135 West 27th. Freight entrance.

DRESSES Wanted—Jobber placing orders on snappy Spring styles in all materials; also jobs. 5th floor, 110 West 32d.

DRESSES Wanted—Jobber placing orders on Spring dresses; georgettes, taffetas and Canton crepes. 149 West 24th, 4th floor.

DRESSES Wanted—Jobber placing orders on Spring models, taffetas and georgettes. Marion Mfg. Co., 15 West 30th St.

DRESSES Wanted—Jobber placing orders on better class Spring dresses; georgettes, taffetas, &c. 3 East 28th, 1st floor.

DRESSES Wanted—Placing orders on new Spring samples; will also buy jobs for cash. Lincoln Dress, 47 West 32d.

DRESSES Wanted—Jobber looking at Spring samples. Call between 9-12 o'clock, all week. 6-5 West 33d, 14th floor.

DRESSES Wanted—Jobber placing orders on Spring samples, all materials, better grade. Parchton, 41 West 38th.

DRESSES Wanted—Will buy for cash 5,000 tricotine dresses; must be at a price. 9th Floor, 29 West 36th St.

DRESSES Wanted—Jobber placing orders on smart Spring dresses, all materials. 48 West 25th, 6th floor.

DRESSES Wanted—Large jobber placing Spring orders on all wanted materials; call with samples. Geverts, 29 West 35th.

DRESSES Wanted—Jobber placing orders on dresses for Spring. Call all week with samples. 810 6th Av., 9th floor.

DRESSES Wanted—Jobber will pay spot cash for quantity of Fall dresses. 24 floor, 153 West 27th. Chelsea 7385.

DRESSES Wanted—Jobber placing orders Spring line dresses. Eclipse Dress Co., Inc., 42-46 West 33d.

DRESSES Wanted—Jobber looking at Spring line of dresses. New York Garment, 37 West 24th.

DRESSES Wanted—Jobber looking at samples in all materials. Call all week. 4d floor, 22 West 27th.

DRESSES Wanted—Contractor on Spring models, all materials. Call mornings, 8d floor, 234 5th Av.

DRESSES Wanted—Jobber looking at stout and ladies' size after 10. 5th floor, 151 West 26th.

DRESSES Wanted—Placing orders on high class Spring dresses; bring samples. 230 5th Av., 9th floor.

DRESSES Wanted—Call with samples Spring styles, all materials. Cohen-Polowan, 19 West 21st Street.

DRESSES Wanted—Will buy for cash serge and tricotine dresses. M. Rosen & Co., 24 West 25th.

DRESSES Wanted—Jobber placing orders on new Spring styles. 4-6 East 27th St., 4th floor.

DRESSES Wanted—Jobber placing orders on serges and tricotines. 1,140 Broadway, 3d floor.

DRESSES Wanted—Jobber placing orders on Spring dresses; all materials. 30 West 32d, first floor.

DRESSES Wanted—Jobs in tricotines and silk dresses for cash. 13 East 32d, 6th floor.

DRESSES Wanted—Jobber placing orders on Spring samples in all materials. 45-51 West 38d St., Room 607.

DRESSES Wanted—1,000 serges, new models; also Spring numbers. 4th floor, 137 West 37th.

DRESSES Wanted—Jobber placing orders on Spring models, Garfield Dress, Inc., 230 5th Av.

DRESSES Wanted—Large jobber placing orders on Spring dresses of better grade. Call with samples, 24 West 32d St., 8th floor.

DRESSES Wanted—Jobber placing orders on popular-priced styles, taffetas, georgettes, Pan-American, 12 West 21st.

DRESSES Wanted—Jobber jobs 5,000; cash. 4th floor, 14 East 33d St.

DRESSES Wanted—Looking at Spring samples. 134 West 29th, 4th floor.

FURS Wanted—Open to buy coney coats for cash. 23 East 31st, 9th floor.

FUR COLLARS Wanted—All kinds, quantities; pay cash. Rosenfeld, 48 West 24th.

FURS Wanted—Raccoon, Australian opossum and coney; spot cash for jobs; will give patterns. Call with samples, Barnet Mirken, 10 West 24th.

FUR COLLARS Wanted—Buyer open for good lot of Australian ringtail opossum, also taupe nutria. Rosenthal & Meffer, 66 Madison Av.

FURS Wanted—Black opossum collars; large quantity. I. Weinstein & Brother, 154 Madison Av.

FUR COLLARS Wanted—Australian raccoon, ringtail, nutria, at price. Call mornings, Cohen-Edelman, 35 West 31st.

FUR COLLARS Wanted—Open for nutrias; quantity for cash. Karpas, 23 West 29th.

FUR COLLARS Wanted—Taupe, nutria, for cash. Hirschfield, 114 West 26th.

GEORGETTE Wanted—White crepe de chine, white and flesh; must be cheap for cash. Sunshine, 48 West 25th.

HOSIERY Wanted—1,000 dozen ladies' full fashioned, all silk and with mercerized top. Phone Franklin 4942.

KERSEYS Wanted—15020 or similar, brown taupe; cash. Weisberg, 16 West 31st. Longacre 2247.

LACES, Embroideries, &c., Wanted—Will buy any quantity; close but cheap for cash. M. S., 1925 Madison Square.

MOIRE Wanted—We are open for large quantity all silk navy moire, 24-36 inch. Stuyvesant 2018.

OLIVE DRAB Wanted—Jerseys, knit cloth; can use quantity. Fisher & Nathan, 31 East 20th.

ONDULETTES Wanted—302, brown only; quantity. Franklin 1774.

PIQUES, Fancy, and White Madras Wanted —Regular goods or remnants, cheap, for soft collars. Troy Chicago Co., 6,425 South Park Av., Chicago.

PLUSH Wanted—Salt's, sealskin and Peco, for cash. G. L. G. Garment Co., 130 West 29th.

POPLIN Wanted—All wool, navy. Phone Watkins 6280.

SERGES Wanted—WFX, navy, plum and brown, 8200, 7301, CFL and WF. Heyman Cohen & Sons, 36 West 31st. Watkins 6133.

SERGES Wanted—Will buy for cash quantity 7301, 7120 navy and black. Thomas Posner & Bro., 114 West 27th.

SERGES Wanted—7120, 54289, or similar serges for cash, A & S. Post. Watkins 2340.

SERGES Wanted—Open for 6036, 236 or similar; quantity for cash. Karpas, 23 West 26th.

SERGES Wanted—Quantity for cash, all kinds of 54-inch. French. Empire Dress, 54 East 11th.

SERGES Wanted—FRBL, 4632, MFL, 1104 Seldons, 2810, goldtone, silvertone and velours. Madison Square 651.

SERGES Wanted — Immediately, quantity black storm 4040, 5200, 7301. Madison Square 5473.

SERGES Wanted—Amoskeag, 7301; will pay cash. Madison Square 3613.

SERGES Wanted—7301, M. J. L. Tip Top Waist & Dress, 334 West 29th.

SERGES Wanted—American, 0236, any quantity. Heft, Watkins 6134.

SERGES Wanted—9, 7512, 11433, black and blue, for cash. T 339 Times.

SERGES Wanted—Velours, tricotines, at the price. Feller, 30 West 32d.

SERGES Wanted—7301 and M. D. S. or similar quality; must be cheap. Watkins 9160.

SERGE, V S I, Wanted—Color 185 navy, cash, at a price. Stagg, 1054.

SHIRTINGS Wanted—Silk; we are interested in any kind of silk shirtings for spot delivery. Rainbow Shirt Corp., 159 Greene St., near Bleecker. Spring 6025.

SILKS Wanted—Will buy for spot cash 5, 6 and 8-thread crepe de chine, also crepe meteors, radium satins, messalines, georgettes, taffetas and all kinds of shirtings. Any quantity; call with samples. Store, 34 East 20th Street.

SILKS Wanted—Open to buy jobs of fancy artificial silks, such as plain and fancy Baronets, Kumsi-K

PAYS $325,000 FOR FULTON STREET LOT

Parcel on Church Street Corner Sells Well Over Its Assessed Value.

DEMAND FOR BRONX HOMES

Active Bidding in Auction Room for Dwellings on Creston and Briggs Avenues.

The sale of two important Fulton Street parcels west of Broadway in the Vesey Street Auction Rooms yesterday was the feature of a very active day in the realty market. The properties were sold by Joseph P. Day in the partition of the Goldsticker estate. Chief bidding interest centred in the two-story building at 182 and 184 Fulton Street, southeast corner of Church Street, fronting 33.1 feet on Fulton by 78 feet on Church Street. It was purchased after lively bidding by H. S. Brooks of Ardsley-on-the-Hudson for $325,000. The price was considerably in advance of the assessed value, which for 1920 was $255,000, of which $245,000 represented land value. The first bid for the parcel was $85,000. Mr. Brooks is an officer of the American Telephone & Telegraph Company, which owns the greater part of the Broadway section of the block and it was rumored that Mr. Brooks was acting for that company's interests.

The other parcel was at 207 Fulton Street, a plot 24.11 by 82.4 feet, occupied by a five-story building, 206 feet east of Greenwich Street. It was purchased by William Goldsticker for $61,000.

A vacant lot at 4,160 Broadway, southeast corner of 176th Street, 21 by 99 feet, was purchased by G. A. Boyd for $15,500 and Louis Hilderstein bought for $2,700 the plot with a single story building on 187th Street, 270 feet west of Wadsworth Avenue, 25 by 94.10 feet.

Other parcels offered by Mr. Day included a five-story loft at 173 Mercer Street, plot 37 by 25 feet, purchased for $10,000 by Samuel Klipatrick; a vacant lot at 2,500 to 2,504 Amsterdam Avenue, northwest corner of 134th Street, 74.11 by 100, bought by Max Just for $10,000, and a garage building at 100 Sherman Avenue, 25x150.1, purchased by the Jeffrey Van Company, tenants, for $15,000.

The sale of sixteen homes in the western section of the Bronx aroused lively bidding. They were sold by I. Lincoln Seide for the Creston Realty Company. The first parcel offered was the three-story dwelling at 2,587 Bainbridge Avenue, which was bought by I. Kopeloff for $12,000. Irving Morgan bought the similar dwelling at 2,575 Bainbridge Avenue for $9,500 and the house at 2,770 Briggs Avenue, for $13,750. John P. Binzer, who now occupies the house at 2,755 Bainbridge Avenue, which was sold for $10,750, bought the abutting dwelling at 2,762 Briggs Avenue for $13,700. The dwelling at 2,763 Bainbridge Avenue brought a bid of $11,750 from B. Rosenblatt, and the property was struck down to him.

The house at 2,767 Bainbridge Avenue brought $11,600 from John A. Wood, and the adjoining dwelling at 771 went to Thomas Morris for $12,000. Four of the houses were withdrawn, having been sold at private sale.

BUYERS FOR DWELLINGS.

Demand Continues in All Sections of Manhattan.

Helen Bookman sold to an investing client of F. R. Wood & Co., Inc., 142 West Seventy-seventh Street, a five-story American basement dwelling, on a lot 17.6 by 100, remodeled into apartments. This is one of a group of houses built by James Livingston about twenty years ago.

John C. Coleman bought the four-story and basement dwelling at 353 West 119th Street, from Cacille Cohan.

John Bottjer sold through James L. Wells & Sons, 453 West Twenty-second Street, a four-story dwelling.

The three-story dwelling at 1,370 Lexington Avenue, on lot 16.7 by 88.9, has been sold through O'Reilly & Dahn for Geronima Katzenmeyer to Florence Mertsel.

William D. Kilpatrick has resold through Henry Brady the three-story dwelling at 360 West Twenty-seventh Street, between Eighth and Ninth Avenues, on plot 22 by 98.9 feet.

Catharine E. McMorrow sold to Ada S. Guy the three-story dwelling at 108 Edgecombe Avenue, on a lot 16 by 80.

Estelle Rosenberg sold the four-story dwelling at 259 West Ninetieth Street, 18 by 100.8, near Broadway, to Clara Hirsch, who reconveyed it to Celia Reis and Rose Henry.

Francis R. Foraker sold to Henry Pegram the four-story dwelling at 127 East Fortieth Street, on lot 20 by 98.9.

Hyman Freund sold the five-story dwelling at 318 West 105th Street, 22 by 100.11, near Riverside Drive, to the 318 West 105th Street Corporation.

The Tabernacle Baptist Church bought from the Rhona Realty Company the two three-story dwellings at 115-117 West 133d Street, on a plot 33.9 by 100, located west of Lenox Avenue.

William Schacht sold for Clara Thurm 1,426 Avenue A, a four-story single flat, on a lot 17 by 100, to Louis Goldfinger.

The Adelia B. Althause estate sold to a client of F. R. Wood & Co., Inc., 264 West 126th Street, a four-story single flat, on a lot 20 by 100, adjoining Eighth Avenue.

Harry J. Schum sold for Carrie M. Schmuck 334-336 East 121st Street, two six-story new-law tenements, on a plot 50 by 98.9, held at $70,000.

WASHINGTON SQUARE SALE.

Restaurant Owner Buys Former Gen. McClellan Home on West Side.

One of the half dozen fine old homes remaining on the west side of Washington Square, the four-story dwelling at the northwest corner of Washington Place, at 32 Washington Square, was sold by Rodman Wanamaker to Paul Taormina, a restaurant proprietor, who will occupy it after alterations are completed. The property fronts 45 feet on the Square by 110 feet on Washington Place. It was at one time the home of General McClellan. Edward J. Hogan acted as the broker in conjunction with A. G. Orza. It was held at $150,000.

A short time ago Mr. Wanamaker purchased the former Delano home on Sailors' Snug Harbor leasehold, at the northeast corner of Washington Square and Fifth Avenue.

Brooklyn Activity.

The four-story business and apartment building at 137 Montague Street, near Clinton, has been sold by the B. F. Knowles Company to I. Scherer.

Harry M. Lewis has sold for the Rosevale Realty Company to John Schuessler the plot 50 by 100 on the east side of East Fourteenth Street, 100 feet north of Avenue Z, Sheepshead Bay.

Charles Partridge has sold the frame dwelling at 357 Stratford Road, near Cortelyou Road, for W. F. Clayton.

Midtown Loft Deal.

The Markwin Realty Company, of which F. W. Marks is President, purchased the two 25-foot buildings 158 and 160 West Twenty-second Street and will immediately alter them into lofts and offices. This is the first sale of the building in thirty-nine years. Louis Wetzler was the broker in the transaction.

Realty Notes.

There will be a meeting of the Greater New York Taxpayers' Association this evening at 266 Grand Street.

Hector Davis is the buyer of the dwelling at 412 West 149th Street.

The Wells Holding Company is the purchaser of the dwelling at 252 West 121st Street.

NEW REALTY COMPANIES.

Four Organized to Take Over Manhattan Real Estate.

Four new companies have been organized to take over Manhattan real estate. With a capital of $200,000, the 240 Madison Avenue Company has been organized by J. A. Swan, F. B. Longwell and H. Wolf as incorporators. This property, a four-story and basement dwelling, on a lot 37 by 90, adjoins the sixteen-story building which replaced the old Havemeyer residence, at the southwest corner of Thirty-eighth Street. It is on the block to the north of the J. P. Morgan houses, and title stands in the name of Amy C. Weatherbee.

The five-story apartment at 188 West 135th Street, 50 by 100, adjoining Seventh Avenue, is to be taken over by a company composed of R. C. McPherson, A. Bright and E. J. Brown. Title is held by Amelia Schaefer.

The five-story apartment at 39 West Sixtieth Street, 25 by 100, is to be taken over by a company capitalized at $100,000 and having F. J. Farnham, J. L. Rosenbaum and C. G. Barclay as Directors. The Marclan Realty Corporation holds title.

The 551 West Thirty-fourth Street Garage, Inc., has been forced to take over the property of that location. The incorporators of the new company are T. A. Metz, F. H. Foley and P. H. Greenstein. The property comprises four frame buildings at 547-555 West Thirty-fourth Street, owned by the Hoster Realty Company.

Commercial Leases.

Albert B. Ashforth, Inc., leased through Cruikshank & Co. the nineteenth and twentieth floors of the Munson Building, Wall and Pearl Streets, to the International Nickel Company for an aggregate rental of about $1,000,000.

William A. White & Sons leased the store and four lofts of the ten-story Schepp Building, on the northwest corner of Duane and Hudson Street, at an aggregate rent of $300,000, to Rice & Hutchins, Inc., wholesale shoe dealers, now located at 133-137 Duane Street.

Cushman & Wakefield, Inc., leased for August Heckscher offices in 50 East Forty-second Street to the Century Consolidated Oil Company and the National Pressed Steel Company.

The Charles F. Noyes Company leased the second floor of 91 Front Street to R. Markey & Sons for ten years at an aggregate rental of about $40,000, and the store 136 Fulton Street to M. T. Shea for five years at an aggregate rental of about $35,000.

$130,000 Avenue A Deal.

The property occupied by single-story buildings at 362 to 370 Avenue A, extending through to 594 East Twenty-third Street and 597 East Twenty-second Street, has been sold by William H. Whiting & Co. for Howard E. White and Ogden Brower, trustees of the estate of J. L. Brower. The plot has a frontage of 123.4 feet on the avenue, 60 feet on Twenty-third Street and 35 feet on Twenty-second Street, the total area aggregating 20,000 square feet. It is assessed at $130,000. The property was formerly used by the Auto Trade Storage and Exchange Company.

Church Sells in Chelsea.

The church property at 359 and 361 West Twenty-fourth Street has been purchased by the West Side Hellenic Orthodox Community of St. Eleutherios for $60,000 from the Trustees for the Corporation of the Methodist Episcopal Church. It adjoins the northwest corner of Ninth Avenue, and was conveyed subject to a mortgage of $56,000.

The two three-story houses at 115 and 117 West 133d Street, plot 33.4 by 99.11 feet, have been purchased by the Tabernacle Baptist Church from the Rhona Realty Company.

K. of C. Country Home.

Plans have been drawn for the erection of a building at Rockaway Beach to cost $75,000, to accommodate 1,200 members of the Knights of Columbus. One-third of this amount has been subscribed. The proceeds of the "Affair of Affairs," to be given at the Federal Opera House this evening, given by Vera Cruz Council, will be turned over to the building fund. Supreme Knight James A. Flaherty, State Deputy Dr. John G. Coyle and Chairman of the New York Chapter James T. Hallinan will be present on this occasion.

38th St. Substation Plans Filed.

The Landcourt Realty Corporation has filed plans for a two-story postal substation and offices at 223 to 241 West Thirty-eighth Street. The structure will occupy a plot 195.5 by 83.9, and cost about $200,000. J. T. Dunn is the architect.

SULLIVAN SALE POSTPONED.

Creditors Secure Court Order Adjourning Sale Until Dec. 7.

The sale of the estate of the late Timothy D. Sullivan, "Big Tim," which was scheduled for yesterday in the Vesey Street Auction Room, was postponed until Dec. 7 by direction of Justice Giegerich of the Supreme Court. Gustavus A. Rogers of Rogers & Rogers, attorneys for the receiver of Senator Sullivan's estate, stated that after the sale was advertised there came the slump of last week in Wall Street, and a suggestion came for a postponement of the sale, at least temporarily, until market conditions should adjust themselves into a more favorable situation.

Some of the larger creditors of the estate, whose claims aggregate over $250,000, joined in a request to the Court that the sale be postponed.

The receiver, Mrs. Hannah Sullivan, has already succeeded in eliminating approximately $800,000 worth of claims filed against the estate, so that if the prices obtained on the sale of the assets come within her realization she expects to be able to pay a dividend to the creditors, although at the time of her appointment a couple of years ago it looked as if there would be very little for the unsecured creditors.

Henry Brady, the auctioneer in charge of the sale, stated that, in his opinion, on account of the favorable turn in the market, the Court will probably direct the sale to proceed on Dec. 7, unless in the meantime the creditors or some other friend of the late Senator should arrange to buy in all of the assets at private sale for the purpose of keeping the estate intact.

Sales in the Suburbs.

Fish & Marvin sold for Mrs. Ida B. Baick her residence on the corner of the Boulevard and Schuyler Street, Rochelle Heights, to Mrs. Jane Beatty.

Chauncey B. Griffen & Co. sold for Arthur C. McGowan his residence on Grant Avenue, near Broadway, White Plains, to Frederick L. Smith.

The Cross & Brown Company sold in conjunction with William P. Merrell the plot approximately 100 by 200, at Great Kills, Staten Island, for the Gramercy Investing Company to Frederick Hanes.

Edwin A. Bradley sold his three-story business and apartment building at 465 Bloomfield Avenue, Montclair, N. J., to Albert Wrensch. The transaction, which involved approximately $40,000, was negotiated by the Simpson-Merritt Company.

Edward P. Hamilton & Co. sold for the estate of J. S. Clark the dwelling at 506 Scotland Road, near Mountain Station, South Orange, with three acres of land, to Dr. Samuel Iserman, President of the Chemical Company of America.

The Lewis H. May Company sold for the Lancaster Sea Beach Improvement Company, F. J. Lancaster, President, the two block fronts from Beach Thirty-fifth Street to Beach Thirty-seventh Street, facing the Rockaway Boulevard and the Long Island Railroad station at Edgemere, L. I., to a client who will improve with stores.

Tenement Investments.

The five-story flat at 529 West 144th Street, plot 16.8 by 100 feet, has been sold by John Buttjer. The broker was John Smith.

Joseph Shnetman sold to Nissam and Benjamin Barouch the five-story flat at 4 East 119th Street, on a lot 25 by 50.

Ryan & Co. have sold for a client of the S. H. Raphael Company the two four-story tenements, on plot 46 by 85, at 15 and 17 Dry Dock Street. The buyer was a client of the John P. Peel Company.

The five-story tenement at 8 Goerck Street, 25 by 100, between Grand and Broome Streets, has been purchased by M. Wolff, through Morris Wolwitz.

The five-story tenement at 412 East Thirteenth Street, on a plot 25 by 103, has been bought by Samuel Gold from Benjamin Rabinowitz.

The Bronx Market.

Josephine F. Knack sold to Pietro La Manna the four dwellings at 250-258 East 146th Street, on a plot 100 by 100.

The David Mayer Brewing Company sold to Ludwig Keunstler, 3,946 Park Avenue, a three-story dwelling, on a plot 50 by 150.

Lutherea M. Bolster sold to Joseph Turtoro the three-story dwelling at 373 East 183d Street, on a plot 18.9 by 80.

The Picken Building Company sold to Leon Goldenthal, 2,633 Creston Avenue, northwest corner of 193d Street, a three-story dwelling, on a plot 25 by 111.

F. Bulgini sold to Barnet Newman the two-story dwelling at 1,436 Minford Place, on a lot 25 by 100.

J. Clarence Davies sold to Lottie Elliott the plot, 50 by 70, on the west side of Broadway, 300 feet north of 246th Street.

TO LET FOR BUSINESS.

Stores, Floors and Offices

620-8 Madison Ave.
S. W. Corner 59th St.
Stores and Offices.
The Stores are especially well suited for any high-class retail business.
The Offices are ideal for Brokers, Builders, Engineers, Architects.
Possession February 1, 1921

151-3 W. 19th St.
46.7 x 90
Two Floors.
Possession February 1921
Exceptional Light

27-33 W. 20th St.
100 x 92
Several Floors.
Possession February 1921

49-53 E. 21st St.
74 x 98.9
3rd Floor
Possession February 1921

13-15 E. 22nd St.
54 x 98.9
7th Floor
Also smaller units
Possession February 1921

28-30 W. 23rd St.
thru to
9-19 W. 22nd St.
Several Floors.
21,000 sq. ft. each
Immediate possession of 21,000 sq. ft.
Balance February 1921
Exceptional Light

115-17 E. 23rd St.
28 x 98.9.
Store and Basement.
Possession February 1921

22-4 W. 27th St.
50 x 98.9
Several Floors.
Possession February 1921

34-8 W. 27th St.
68.6 x 98.9
9th Floor Immediate Poss.

12-14 W. 32nd St.
34 x 98.9
7th Floor.
Possession February 1921
No Manufacturing

Hess Building
4th Ave. S. W. Cor. 26th St.
100x200
Three Entire Floors
Possession February 1
also smaller units.

329 Fourth Ave.
40 x 83.
Store and Basement.
Possession January 1, 1921
Twelfth Floor.
Possession February 1921
Also Offices with
Immediate possession
Exceptional Light

821-3 Broadway
N. W. Cor. 12th St.
49 x 87 x irreg.
Two Floors
Possession Feb. 1921

134-40 W. 29th St.
100 x 98.9
Store and Basement
Possession February 1921
Sixth Floor.
Possession January 1st, 1921
Also smaller units.
Possession February 1921

127 W. 30th St.
25 x 60
Store and Basement
Immediate Possession

131 W. 30th St.
25 x 60.
Store and Basement.
Immediate Possession

128-34 W. 30th St
Stores--20 x 100 each.
Immediate Possession

19-21 W. 31st St.
Life Building
Several Stores.
Possession January 1921

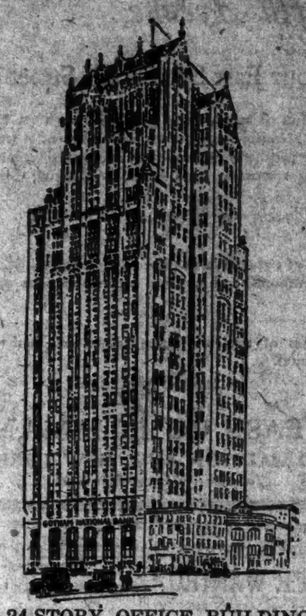
151-5 W. 30th St.
75 x 98.9
Two Floors
Possession February 1921
Exceptional Light

34-36 W. 32nd St.
45.8 x 98.9
Store, Base. & Mezzanine
Immediate Possession

907 Broadway — HAL HESS INC. — Stuyvesant 4200

TO LET FOR BUSINESS.

Gotham National Bank Building

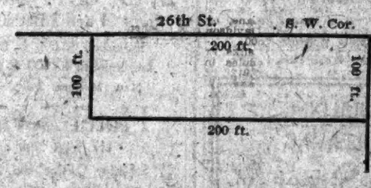


24-STORY OFFICE BUILDING
BROADWAY AT COLUMBUS CIRCLE
10 TRANSIT LINES AT THE DOOR

Entire Floors—6668 Sq. Ft. Net
at $3.75 per sq. ft.
WITH PARTITIONS TO SUIT
PERPETUAL LIGHT ON FOUR SIDES
POSSESSION FEB. 1, 1921
GOTHAM NATIONAL BANK
Renting Department
1823 BROADWAY AT COLUMBUS CIRCLE
TELEPHONE—COLUMBUS 1423
Or Your Own Broker

Hess Bldg.

4th, 5th, 13th Floors
each 20,000 sq. ft.
and smaller units
POSSESSION FEBRUARY 1st



No Manufacturing.

907 Broadway — HAL HESS INC. — Stuyvesant 4200

RESORTS

NEW JERSEY.

IDEAL COUNTRY HOME
Hotel Montclair
MONTCLAIR, N. J.
MOST DELIGHTFULLY SITUATED RESIDENTIAL HOTEL IN NEW YORK'S SUBURBS.
OPEN THE ENTIRE YEAR.
OWNERSHIP MANAGEMENT.
FREDERICK C. HALL COMPANY

NEW JERSEY—Atlantic City.

HOTEL
CHELSEA
Occupying entire block of ocean front in the fashionable Chelsea section.
300 bed chambers with private baths (fresh and sea water.) High-class orchestra, cafe, grill, etc. French chefs. Golf privileges. Autos meet trains. Booklet. Open all year. J. B. THOMPSON & CO.

ROYAL PALACE
HOTEL & COTTAGES
on the Beach. Cap. 600
CONVENIENT TO ALL AMUSEMENTS
Sea Baths. DIET KITCHEN. Orchestra.
Family Patronage Invited
C. L. HANSTEIN — LYMAN J. WATROUS
President — Sect. & Mgr.

The Breakers
OCEAN FRONT FIREPROOF
AMERICAN and EUROPEAN PLANS

NEW JERSEY—Lakewood.

HOTEL AMBASSADOR
LAKEWOOD, N. J. Ideal location; every appointment for comfort and service; running water, private baths. Music, dancing; Hungarian cuisine. Moderate rates.

NEW ENGLAND.

If You Are Tired or Need a Change YOU WILL FIND THE
WELDON HOTEL
GREENFIELD, MASS.
One of the most comfortable in New England. It affords all home comforts without extravagance.

MICHIGAN.

MOUNT CLEMENS MINERAL BATHS
World renowned for Rheumatism, Nervousness and that run-down condition. Open all the year. Twenty miles from Detroit. Write for Booklet. Business Men's Assoc., Mt. Clemens, Mich.

SOUTHERN STATES.

FLAMINGO MIAMI BEACH
FLORIDA'S NEWEST AND MOST BEAUTIFUL HOTEL

BERMUDA.

The Ideal Winter Resort
PRINCESS HOTEL
BERMUDA
HOWE & TWOROGER, Managers.
Directly on the Harbor. Accommodates 400.
OPEN DEC. 6 TO MAY 1.
Reached by Steamers of Furness, Bermuda Line, Whitehall St., N. Y.

THE HAMILTON HOTEL
BERMUDA
Modern in Construction and Operation
Open Dec. 20.
Management of J. A. Sherrard.
N. Y. Office 423 5th Ave., Sour Travel Bureau (Booklet) Cable Address "Hotel Bermuda."

FOR RENT
32nd STREET
Bet. Madison and Fifth
STORE 65x100
LOFT 65x85
Possession Feb. 1st
Loton H. Slawson Company
271 MADISON AVENUE — NEW YORK

TIMES SQUARE OFFICES
$35 a Month and Up
IMMEDIATE POSSESSION
Also Large Store, 50x100
ROMAX BUILDING — 245 West 47th St.
Adjoining Strand Theatre
JOHN H. SCHEIER
Romax Building — 245 West 47th Street
Telephone Bryant 5102-5103 — Or Your Own Broker

MANHATTAN—FOR SALE OR TO LET.

FOR SALE
West 85th St.
Four-story house, 17.6x100, 12 rooms, 2 baths, electric light, parquet floors. $27,000. Terms arranged. Possession May 1, 1921.
BROWN, WHEELOCK CO.,
INCORPORATED
10 East 45th St. — Murray Hill 3100

TO LET FOR BUSINESS.

360 Riverside Drive
Cor. 108th St.
EXCEPTIONAL APARTMENT.
5 ROOMS AND 2 BATHS
IMMEDIATE POSSESSION.
RENT $3,000
Apply on premises or
SHARP & CO.
2489 Broadway — Phone 4574, Riverside.

BUSINESS HESS INC PROPERTY

WESTCHESTER—FOR SALE OR TO LET.

PARK HILL
A HOME FOR YOU IN YONKERS.
Most exclusive residential section.
14 ROOMS, 3 TILED BATHS
All improvements; garage for two cars; about 3 city lots. Beautifully landscaped corner property.
The house is modern in every detail; nothing was spared in its construction to make it an ideal home in every respect. Can be seen at any time by appointment.
GAUL & KAMPFER
246 S. Broadway, Yonkers, N. Y.
Telephone 5628 Yonkers or 2680 New Rochelle.

TO LET FOR BUSINESS.

Broadway and 42d St.
3-room corner suite, 7 windows for night display; oak and glass partitions; ready for immediate occupancy; lease expires May, 1921; $1,900 per annum; extension may be arranged.
For particulars
Phone write or see A.N. GITTERMAN M. H. 767. 51 E. 42d St.

BIG BARGAIN
To sublet 3 adjoining rooms.
Will rent for 18 months.
29 West 34th St.
IMMEDIATE POSSESSION.
FOR OFFICE PURPOSE ONLY
Furnished or unfurnished at $100 per month.
Tel. 5 Fifty Roy 4572.

TO LET FOR BUSINESS.

46TH STREET BUILDING
TO LEASE.
I will lease my 46th Street Building (near 5th Ave.) for a term of years at a reasonable rental to responsible tenant.
For particulars inquire of
MR. AARON, 742 6th Ave.
Telephone 4705 Vanderbilt.

Hardware District
81 Walker St.
LOFT, 36x86 | OFFICES, All Sizes
ENGINEER ON PREMISES

51,000 SQ. FT. 40c
Six-story concrete and steel building, 85x100; light four sides; lighterage facilities; loading platform; fast elevator; two top floors leased at $5,800 each; possession of entire building arranged.
Henry L. Nielsen Offices,
154 Nassau St. — Beekman 9110.

OFFICES TO RENT
From 600 to 5700 square feet, light on all sides.
112-18 West 44th Street.
Also two STORES. Excellent service.
Tel. Bryant 3687. Brokers protected.

TO LET FOR BUSINESS.

OFFICES FOR RENT
In Algonquin Annex; $40 a month.
Apply C. D. STERN, Mgr.
HOTEL ALGONQUIN,
59 West 44th Street.

Factory Building, Borough Hall.
8,000 to 50,000 square feet, modern concrete building, new, up to date in every detail, light on all sides; accessible to all subway and elevated lines. Lease to suit. Martin Company, 32 Court St., Main 7706.

LOFT TO LET.
LIGHT LOFT TO SUB-LET; 5,000 SQUARE FEET ON 37TH STREET, BETWEEN BROADWAY AND 6TH AVENUE. QUICK ACTION ESSENTIAL.
P 273 TIMES.

Brooklyn.

MANUFACTURING LOFTS
HEART OF LABOR MARKET
4,350 square feet.....35c a square foot
5,250 square feet.....40c a square foot
7,500 square feet.....55c a square foot
11,000 square feet.....65c a square foot
17,000 square feet.....65c a square foot
29,000 square feet.....65c a square foot
Martin Company, 32 Court. Main 7706.

BUSINESS PROPERTY—Sale or To Let.

100,000 SQ. FT.
Broome St.
Fully Equipped Factory
FRONTING ON 3 STREETS
5-story basement and sub-base; 3 electric elevators; 3 boilers; steam heat.
Possession 90 Days
PRICE REASONABLE. TERMS
Principals Only
J. CLARENCE DAVIES,
32 Nassau St. — John 1171

FACTORY SPACE
POSSESSION JANUARY FIRST.
5-YEAR LEASE.
BUILDING NO. 7,
BUSH TERMINAL
33D-34TH ST., BROOKLYN.
9,000 FT., BASEMENT, 40c. FT.
21,144 FT., 3D FLOOR, 75c. FT.
INCLUDES HEAT.
W. W. HALLE,
1,133 BROADWAY, ROOM 930.

BUSINESS PROPERTY—Sale or To Let.

ENTIRE FLOOR
IN MODERN
BUILDING
in Bryant Park Section.
Will lease only to one tenant.
Especially adapted for executive offices or combined offices and salesrooms.
AVAILABLE FROM January 1, 1921, on 5 or 10 year lease.
Over 12,000 sq. ft.; extraordinary light and two street frontages; negotiations entertained with principals only. Write or apply in person to Suite 2103, 60 Wall St.

Cair Building—Brooklyn
Near Brooklyn Bridge.
17,000 sq. ft. space
$.50 a Sq. Ft., Operated.
Ground floor, high class space; 100 per cent. sprinkler; good light, high ceiling; concrete floor; unlimited capacity; must be subleased; immediate possession; worth $.75 a square foot; principals only.
Judson A. Harrington
Sole Broker,
Industrial Real Estate,
32 VANDERBILT AV., N. Y.
Telephones Murray Hill 7750 and 8088.

21 YEARS.
WILL LEASE 40 x 100,
4 Two-Story Buildings, 42d St.
$10,000 YEARLY. ESTATE.
W 633 TIMES DOWNTOWN.

BUSINESS PROPERTY—Sale or To Let.

24-26 SOUTH WILLIAM STREET,
store, two second floor lofts, one basement; each 20x85; suitable for storage or light work; monthly lease or term to May. Will rent singly or together. $1.50 square foot. Apply
M. SNYDER,
140 Nassau Street, Beekman 103.

LOFTS
About 8,000 Sq. Ft.
Exceptionally Light.
IMMEDIATE POSSESSION.
Automobile and passenger elevator. Long or short lease. Call Columbus 4354.

PUBLIC NOTICES.

TRADE MARK REGISTRATION NOTICE.
TAKE NOTICE!

The Secretary of State of the State of New York did on the 12th day of November, 1920, issue Certificates of Registration of Trade Marks in, for, and as to the following:

SHELL,
WHITE SPOT,
DUMB JACK,

to the M M Importing Co., whose principal place of business is at 6 East 45th Street, in the Borough of Manhattan, City, County, and State of New York.

This publication is made pursuant to the provisions of the General Business Law, Paragraph 367, Laws of 1909, Chapter 25, being Chapter XX, of the Consolidated Laws.

M M IMPORTING CO.

Dated Nov. 15th, 1920.

PUBLIC NOTICE.

TRADE MARK REGISTERED NOTICE.
State of New York, Office of the Secretary of State, ss.—It is hereby certified that the trade mark "Shell Briar" of M. M. Importing Co., was this day placed on file in this office. The principal place of business of said company is located at 6 East Forty-fifth Street, in the Borough of Manhattan, City, County and State of New York.

Witness my hand and seal of office of the Secretary of State at the City of Albany, this first day of November, one thousand nine hundred and twenty. (Seal) C. W. TAFT.

LEGAL ADVERTISEMENTS.

TO THE HOLDERS OF TRINITY BUILDINGS CORPORATION OF NEW YORK FIRST MORTGAGE 20 YEAR 5½% GOLD LOAN CERTIFICATES, DUE JUNE 1, 1939.

NOTICE is hereby given as provided in Article XI of the Mortgage dated June 1, 1919, between Trinity Buildings Corporation of New York and Guaranty Trust Company of New York, Mortgagee, that offers will be received until 10 A. M. on Wednesday, December 8, 1920, at the office of the undersigned, No. 140 Broadway, New York City, for the sale to it as Sinking Fund Trustee, at the lowest prices at which such certificates shall be offered, not exceeding 104% of par and accrued interest, of certificates in such amount as will exhaust the sum of Fifty Thousand Twenty-Two Dollars Twenty-Six Cents ($50,022.26) then to be on deposit in the Sinking Fund.

Offers should be endorsed "Offers to the Sinking Fund of Trinity Buildings Corporation of New York First Mortgage 20 Year 5½% Gold Loan Certificates" and should be addressed to the Trust Department. The right is reserved to reject any and all offers in whole or in part.

GUARANTY TRUST COMPANY OF NEW YORK.
By Charles H. Sabin, President.

Dated New York, November 23, 1920.

JAMES STOLLWORTHY VS. ANNIE C. Stollworthy—Order of Notice—State of Connecticut, Fairfield County, Superior Court, ss. Bridgeport, November 19, A. D. 1920.

Upon the complaint of James Stollworthy, praying, for the reasons therein set forth, for a divorce, returnable to the Superior Court of Fairfield County, to be held on the first Tuesday of December, 1920, it appearing to and being found by the subscribing authority that the said defendant is not a resident of this State, and that her whereabouts are unknown, it is, therefore,

Ordered that notice of the pendency of said complaint be given to the said defendant, Annie C. Stollworthy, by publishing this order of notice in three issues of The New York Times, a daily newspaper published in the City and State of New York, commencing on or before the 26th day of November, 1920. FRED W. TRACY,
Clerk of the Superior Court for Fairfield County.

SHERIFF'S SALES.

Henry Brady — Sheriff's Auction sale this day, Wednesday, November 24th, 1920, at 10:30 o'clock in the fore noon, at the Amsterdam Garage, at 133-135 Amsterdam Avenue, Packard Twin Six Touring Car, Holbrook body, four-passenger. Terms of sale: all cash.
David H. Knott, Sheriff.
Charles Kramer, Deputy Sheriff.

BANKRUPTCY SALES.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of GARFINKLE & NERMAN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Wednesday, November 24, 1920, by order of the Court, at 10:30 A. M., at 158 West 23rd Street, Borough of Manhattan, assets of the above bankrupt, consisting of dresses, piece goods, trimmings, fixtures, machinery, office equipment. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises.

JOSEPH LEVENSON, Receiver.
H. & J. J. LESSER, Attorneys for Receiver, 305 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of HARRY E. BODENSTEIN, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, November 29, 1920, by order of the Court, at 11:30 A. M., at 589 Broadway, Borough of Manhattan, assets of the above bankrupt, consisting of men's clothing, office furniture, fixtures, etc. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises.

LOUIS H. SAPER, Receiver.
SHAINE & WEINRIB, Attorneys for Receiver, 299 Broadway, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of TENEBECK DRESS MFG. CO., INC., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Tuesday, November 30, 1920, by order of the Court, at 2:00 P. M., at 17 West 17th Street, Borough of Manhattan, assets of the above bankrupt, consisting of dresses, machinery, fixtures, etc.

MAX L. KANE, Assignee.
JULIUS FISCHER, Attorney for Assignee, 35 Nassau Street, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of NATHAN GREENFELD & CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells this day, Wednesday, November 24, 1920, by order of the Court, at 2:00 P. M., at 76 Madison Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of dresses, fixtures, etc.

MAX REICH, Receiver.
BONDY & SCHLOSS, Attorneys for Receiver, 276 Fifth Avenue, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy. In the matter of SAMUEL SOKOLSKY, Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in bankruptcy, sells Monday, November 29, 1920, by order of the Court, at 2:00 P. M., at 202 Third Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of ladies' wearing apparel, hosiery, underwear, waists, fixtures, etc.

NATHAN M. ABRAMSON, Assignee.
JULIUS FISCHER, Attorney for Assignee, 35 Nassau Street, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of BERNARD KRAMER, trading as "X RAY SALES CO., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York in Bankruptcy, sells this day, Wednesday, November 24, 1920, by order of the Court, at 10:30 A. M., at 355 East 149th St., Borough of Bronx, assets of the above bankrupt, consisting of X ray supplies, accessories, machinery, fixtures, etc. Also the receiver's right, title and interest in and to a Dodge touring car.

ALLAN D. EMIL, Receiver.
SAMUEL G. SILBERSTEIN, Attorney for Receiver, 63 Park Row, New York.

IN THE DISTRICT COURT OF THE United States for the Southern District of New York.—In Bankruptcy.—In the matter of BAGG & CO., Inc., Bankrupt.—Chas. Shongood, U. S. Auctioneer for the Southern District of New York, in bankruptcy, sells Monday, November 29, 1920, by order of the court, at 2:00 P. M., at 321 Fifth Avenue, Borough of Manhattan, assets of the above bankrupt, consisting of office furniture, safe, fixtures, etc. Also the Receiver's right, title and interest in and to the unexpired term of lease of said premises.

JOSEPH H. FRIER, Receiver.
GREENBAUM, WOLFF & ERNST, Attorneys for Receiver, 15 Maiden Lane, New York.

MORTGAGE LOANS.

6% Guaranteed Mortgages
I have for sale at attractive prices several first mortgages on improved suburban property, guaranteed as to payment of principal and interest; in denominations of $5,000, $10,000 and $15,000. Liberty bonds accepted at par. Splendid investment. Gardiner Watkins, 665 5th Ave., N. Y. C. Suite 312. Tel. 376 Plaza.

$50,000 for Rent Assignments
$450,000 for 2nd Mortgages. Will divide. First Mortgages from $20,000 up.
Brokers protected. Submit particulars.
S. A. ISRAEL, 99 Nassau St.

MANHATTAN—FOR SALE OR TO LET.

FOR SALE
NO. 319 WEST 74TH ST.
5-Story American Basement Dwelling,
17 rooms, 3 baths, immediate possession.
For particulars apply to
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On Fifth Avenue

Four East Sixty-sixth Street

THE perfection of appointment combined with an exceptional location in an accessible, and yet exclusive residential section, with an atmosphere peculiarly agreeable to persons of discrimination desiring a perfect apartment for a home, overlooking Central Park.

We are offering for Rent—

TWO Suites of eighteen large rooms with high ceilings, containing six master's bedrooms, and servants' accommodations equal to the finest houses.

SMALL, suites of two and three rooms and bath—at a very Attractive Rental.

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340 MADISON AVE., NEW YORK

Telephone: Murray Hill 6200

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OFFICE SPACE WANTED

Available February 1st, 400 to 600 feet, outside space, preferably three small connecting rooms, good light and air, moderate rental, convenient to transit lines. Telephone Stuyvesant 2119.

FACTORIES FOR SALE OR TO LET.

WATER POWER New Jersey, 200 h. p., five acres land, big 4½ story mill, 2 turbines, warehouse, residence, railroad siding. Constant, dependable power; absolute ownership. Survey, photographs and details on request; price $30,000. No. 14100. J. STERLING DRAKE, 29 Broadway, New York.

Queens.

BRICK BUILDING

25,000 SQUARE FEET

At

BRIDGE PLAZA

LONG ISLAND CITY

Railroad Siding Possible.

BLOODGOOD

Bridge Plaza, L. I. City. Tel. Astoria 1805-1806.

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FOR SALE OR TO LET.

Factory or Warehouse Building

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Fireproof.

About 36,000 square feet; railroad siding, Pennsylvania R. R.; opposite freight depot. Inquire for full particulars M. Elsner, 90 West St. N. Y.

APARTMENTS FOR SALE OR TO LET.

Furnished—West Side.

Gainsborough Studios

228 West 59th St.

Furnished studio, north light, overlooking Central Park, to sublet to Oct. 1st, 1921. Sole agents James H. Ball, Manager.

Unfurnished—West Side.

NEW BUILDING

NOW LEASING

105th Street & Riverside Drive

4, 5 & 6 Rooms

REPRESENTATIVE

ALWAYS ON PREMISES

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For rent; immediate occupancy, in our other buildings, some choice 5, 6 & 8 room apartments.

PATERNO BROS.,

601 West 115th St.

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1, 2 & 3 Rooms

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Furnished $1,400 to $4,600

Unfurnished $1,000 to $3,400

New Modern Furnishings

Hotel Beresford

81st & Central Park West

Superior Cuisine and Service

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The Roxborough

231 West 92d St., Corner Broadway.

Modern 12 story fireproof Bldg., 7 outside rooms & 2 baths.

Immediate possession. Moderate rents.

Apply to Superintendent, on premises, or T. ZIMMER, 299 Broadway.

Tel. Worth 374.

303 West 74th Street

OVERLOOKING RESIDENCE CHARLES M. SCHWAB.

Between West End Ave. and Riverside Drive.

Large rooms, open fireplaces, ample closets, bay windows front and rear.

2 rooms, bath—$1500 to $2700

3 rooms, kitchen & bath—$1800

Owner rentes on premises.

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UNFURNISHED

2 Rooms & 2 Baths . . . $4500-$6000

2-4 Rooms . . . . . $1900-$3300

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2 3 4 rooms with Kitchenette $3600-$4500

Refrigeration in all apartments.

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110 RIVERSIDE DRIVE

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Immediate Possession

9 ROOMS AND 2 BATHS

Southern Exposure.

E. K. VAN WINKLE, Agent.

240 West 72d St. Columbus 1077

APARTMENTS FOR SALE OR TO LET.

Unfurnished—West Side.

SMALL

Apartments

FOR RENT

840 Seventh Ave.

Corner 54th St.

3 Rooms, Bath

$2,150—$2,600

8 West 47th St.

Adjoining Fifth Avenue

1 and 2 Rooms, Bath

$1,500 to $2,000

Unusually Large Rooms

12 West 69th St.

Adjoining Central Park West.

One Room, Bath

Unusually Large Studio Skylight

$1,500

300 Central Park West

Corner 90th St.

1 & 2 Rooms, Bath

$900—$1,700

We are also offering a few furnished apartments in these buildings.

Apply on premises or

BING & BING

119 West 40th St., N. Y. C. Bryant 6410

2, 3 & 4 Rooms

1 and 2 Baths

Furnished $2,800 to $5,500

Unfurnished $2,000 to $4,000

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Hotel Sevillia

117 West 58th St.

Superior Cuisine and Service

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WASHINGTON HEIGHTS

JUST COMPLETED

The Wheeler & Van Tuo

565-569 W. 188th St.

Near 191st Subway Station

3-4-5 ROOMS, $75 to $130

Rental Representative on Premises.

F. J. McMAHON CO., Agents

1,425 St. Nicholas Av., corner 188th St. Phone Wadsworth 8010.

46 WEST 83rd ST.

New High Class Elevator

Apartment House

5 rooms and bath

Immediate Possession

Apply on Premises or Phone Schuyler 5607.

FOR RENT

Vancortear Apartments

83d St. and 7th Av.

7 to 8 Rooms

$2,700 to $3,200

Immediate possession and October 1st Immediate Possession.

39 W. 58TH ST.

Near Fifth Avenue

3 rooms, kitchen facilities, bath; steam heat; hot water, electricity. Possession immediate. Apply on premises, or Fred'k Fox & Co., Inc., 31 West 40th St. Phone Vanderbilt 546.

600 WEST 161st St.

6 ROOMS AND FOYER.

2 BATHS, FIREPROOF.

ELEVATOR APARTMENT HOUSE

POSSESSION DEC. 1, 1920

INQUIRE MELROSE 4025.

Unfurnished—East Side.

No. 98 Park Ave.

1-2 Rooms and Bath

Murray Hill Apartments, two blocks from Grand Central Station and uptown business centre.

$1,000 to $2,400

Also ground floor apartment, with private entrance, suitable for office use, $4,000.

Possession Dec. 1st

All Improvements.

BUTLER & BALDWIN, Inc.

15 East 47th St.

Tel. Murray Hill 6632.

Unfurnished—Bronx.

4 Rooms, All Improvements.

Mrs. Hartman, 2,062 Morris Av., Corner Burnside Av., Apt. 2L.

Take Lexington-Jerome Av. Subway or 6th or 9th Av. L to Burnside Av. station and walk two blocks east.

Unfurnished—Brooklyn.

68 TO 72 COLUMBIA HEIGHTS

2 and 3-Room Completely Apartments, Beautiful water views; 2 minutes to Wall St. E. HYARD, 111 Henry St.

MORTGAGE LOANS.

ATTENTION!—2D MORTGAGE MONEY. $300,000 LOANABLE; VARIOUS AMOUNTS; CENTRALLY LOCATED PROPERTIES PREFERRED; BROKERS PROTECTED. EXCELSIOR ESTATES, 128 BROADWAY.

WANTED, 3 or 4 thousand dollars, 3½ per cent. month, first mortgage; best references. H 583 Times.

BUILDING MATERIAL.

USED plaster board, fine condition, 27c. per square yard; special price for deliveries in large quantities. Lewis Wrecking Co., Pelham Bay Naval Station. Phone Westchester 1313-1314.

1,000 ROLLS used, heavy slate surfaced roofing, excellent condition; less than half cost of new; $2 per roll of 108 square feet. Lewis Wrecking Company, Pelham Bay Naval Station, Phone Westchester 1313-1314.

THOUSANDS feet used ¾-inch beaded ceiling for erecting partitions, lining attics, cellars, garages; this is bright, clean; $9.50 per 100 sq. ft.; easily applied; fuel saver; adds greatly to appearance. Lewis Wrecking Co., Pelham Bay Naval Station, Phone Westchester 1313-1314.

FOR SALE—Thousands fine storm sash, 24" wide, 58" high, 6 light, 25 cents; 25 cents additional delivery; send draft, money order. Lewis Wrecking Co., Pelham Bay Naval Station, Phone Westchester 1313-1314.

CITY REAL ESTATE

Manhattan—For Sale or To Let.

CORNER GREENWICH & MURRAY ST. Fruit and product district; five-story building, with early possession of store floor and good basement, 5,000 feet; street frontage of 104 feet for shipping and receiving; cheapest corner in this busy section. Owner, William D. Kilpatrick, 149 Broadway.

352-357 WEST 14TH ST. Between 7th and 8th Ave.; 7th Av. subway express station at corner; plot 72.6x103, with three four-story dwellings; good location for mercantile building, moving picture theatre, or for alteration for business purposes. Owner, Samuel Kilpatrick, 149 Broadway.

EAST 57TH ST., NEAR LEXINGTON AV. Two adjoining 8-story dwellings, on plot 36x100; suited for rooming house or business alteration; owners will sell or lease or will build to meet requirements of a responsible tenant.

WM. A. WHITE & SONS, 46 Cedar St. Tel. 5700 John.

CANAL STREET CORNER.

Close to 7th Av. subway station and Jersey vehicular tunnel; three-story buildings on triangular lot of about 1,600 feet, with 147 feet of street frontage on Canal and Leight Sts. Samuel Kilpatrick, 149 Broadway.

374 MANHATTAN AV., near 116th St. elevated, subway stations; five stories, basement; all improvements; each floor contains two apartments; seven rooms and bath each; rental $6,000; price $52,500; greatest bargain opportunity. SURETY REALTY CO., 135 Broadway.

83 5TH AV.

For rent, furnished, to high-class private family; no under letting; $12,000 a year. Estate of AMOS F. ENO, 13 South William St.

YOUR OWN BUILDING.

Occupy part rent free; 4th St., close to Broadway; lot contains 5,800 sq. ft.; 5 story and basement business building; sprinkler system; low insurance; two elevators; possession Feb. 1, 1921; reasonable price and terms. Owner, John H. Day, Orange, N. J.

MODERN six-story elevator apartment, vicinity 158th St., Broadway; four, five, six room apartments; one year leases; low rents; income at present $36,000 per annum; price $210,000; $90,000 cash required. McGrath & Warren, 5 Columbus Circle.

SEVEN-STORY corner loft building near Canal St. and vehicular tunnel; will lease for a long term of years $7,500 net, or will sell; suitable for offices or light manufacturing. Inquire Howard C. Forbes, 66 Broadway, Rector 747.

DOWNTOWN dwellings near 8th Av. and 14th St.—Group of four story, basement and cellar dwellings, 14 and 15 rooms; possession May, 1921; price $16,000; divided "rooming" houses; principals only. Address "Owner," 45 Times Downtown.

10TH ST. AND BROADWAY.

Eight-story fireproof loft building, 44x94 feet; two elevators; high stories; possession of four 10th Feb. 1; price right. Owner, William D. Kilpatrick, 149 Broadway.

$5,000 CASH

will buy 5-story corner, size 26x100, 4 families each floor; 3 stores; no transfer of property in over 30 years; can be purchased for $8,000 less than assessed valuation. Slawson & Hobbs, 162 West 72d St.

WEST SIDE, $27,500.

Near Central Park, four-story and basement brown stone; 14 rooms, 4 baths, possession 90 days.

M. MORGENTHAU JR. CO., 206 Broadway. Cortlandt 3966.

CONVENT AV., near 145d St.—Private dwelling, 20x100, 3 stories, 11 rooms, 3 baths, 3 toilets; parquet floors throughout; $21,000; Quick sale; possession. T. A. & J. J. Fogarty, 147 West 33d St.

257 TO 261 ELIZABETH ST., near Houston St., three 5-story tenements, with store; always rented at reasonable rentals to Italian tenants; price low for quick sale. William D. Kilpatrick, 149 Broadway.

A CHRISTMAS GIFT.

1,028 Park Av.; American basement residence, just completed; immediate possession; $100,000. Leon S. Altmayer, 62 East 86th, or your own broker.

ST. NICHOLAS AV. (near 143d St.)—Two 5-story single flats, 10 families, 7 and 8 rooms to each apartment; free and clear; price $35,000, terms. Buckmann, 538 West 125th St.

542 HUDSON ST., near Charles St., two street frontages, five-story factory or warehouse, full lot, with L on Charles St.; price reasonable, or may lease. Owner, Samuel Kilpatrick, 149 Broadway.

11-ROOM house, bath, 2 toilets, steam heat; excellent location in Greenwich Village; $20,000.

WILLIAMS-DEXTER CO., INC., 72 Greenwich Av. Watkins 7484.

58D ST., WEST—5-story 20-family brick tenement; in perfect condition; electricity; income $5,500 per year; very easy terms. McGrath Warren, 5 Columbus Circle.

21ST ST., FEW DOORS WEST OF 5TH AV. 5-STORY, FOR HIGH CLASS BUSINESS. J. HOWARD, 1,576 BROADWAY. TELEPHONE BRYANT 7936.

$7,500 cash buys five story flat opposite one of the city parks; balance on mortgage; terms to suit; excellent investment. W. ALANSON ALEXANDER, 503 5th Av.

133D ST. (near Broadway)—Four-story single, 6 rooms to each apartment; price $12,000; cash required, $3,000. Buckmann, 538 West 125th St.

56TH ST., EAST—For rent, lease or sale, three-story house; 6-room apartment available for immediate occupation. Phone Cortlandt 1818.

$16,000.

Nine rooms and 2 baths, dwelling, electric lights, perfect condition, possession. W. D. Morgan, 3,072 B'way, 147th.

WEST 145TH ST.—Triple flat, five stories, 26x103; rents $4,500; excellent condition; attractive proposition; asking $40,000; easy terms. T. A. & J. J. Fogarty, 147 West 33d.

123D ST. (near Broadway)—Five-story, 15 families, 5 and 6 room apartments; free and clear; price $47,000, terms. Buckmann, 538 West 125th St.

ATTENTION! Private house, immediate possession; $5,000 cash necessary, balance mortgage; great opportunity. Coburn, 159 West 72d St.

PRIVATE DWELLINGS, MANHATTAN. Prices $11,000 to $60,000; some on easy terms. Spencer, 134 Nassau St. Beekman 2064.

WASHINGTON HEIGHTS, (652 West 162d St.)—Two-room house, two baths; electric lighted; for immediate possession; price, $18,500. Tel. Orchard 4111.

FOR RENT FURNISHED.

Beautiful home in East Seventies from Dec. 17 to Jan. 7; heat; servants if desired; reasonable. H 826 Times.

FIVE-STORY, rear side; 6 baths, parquet, electric; $20,000; cash $4,000. Coughlan & Cilsby, Inc., 200 West 72d St.

70TH, WEST—Private dwelling, 22x100; sacrifice; immediately, $28,000. Phone Bryant 7093.

APARTMENTS FOR SALE OR TO LET.

Unfurnished—Brooklyn.

IDEAL APARTMENTS

4 AND 5 ROOMS

Every Modern Improvement

Restricted Section of Bensonhurst, Corner 20th and Benson Aves., Brooklyn.

1 block from 20th Ave. Station Broadway West End Subway

SUBURBAN REAL ESTATE

Westchester—For Sale or To Let.

MOUNT VERNON, Chester Hill—Twelve-room frame house and 2-car semi-fireproof garage; all improvements; walking distance to all transportation and school; large screened porch; lot 50x100; price $18,000; mortgage $6,000; half cash, or make best all cash offer; immediate possession, with coal in cellar. Owner, 100 Elm Av. Telephone 2961 Mount Vernon.

LARGE COUNTRY ESTATE TO RENT.

Suitable for private sanitarium or fashionable inn; main house and cottages, 50 rooms; high elevation, overlooking the Hudson; 24 miles from New York; absolutely quiet; wonderful view. Full information by letter only. Address OWNER, 14 West 56th, New York.

A BEAUTIFUL stucco eight-room house; seldom seen and rarely found; sale or rent; all improvements; corner; large grounds; porches; Sound view; location, 141 East Boston Post Road, Mamaroneck, N. Y.; possession at once. Owner, Robert Foley, 2,661 Valentine Av., Bronx, N. Y.

HARTSDALE—RARE OPPORTUNITY.

Fine home on beautiful plot 75x150, high elevation; 10 rooms, 2 baths, all improvements, large garage; nice view, fruit trees, garden, &c.; a real bug; $14,000; only $4,000 cash. J. Clarence Davies (Homes Within the Hour), 51 East 42d St. Vanderbilt 9175.

PALATIAL home and grounds in Westchester County; half hour to 42d St.; 10 minutes to two railroads; to exchange for 2 or 3 family house on west side of New York City; pre-war value; built in 1918; equity $17,000, A. Singher, 1,800 Clinton Av., Bronx.

MT. VERNON—Two-family house, both apartments vacant; parquet floors, panelled walls, &c.; plot 50x105; price $15,000. Owner, Room 509, 18 East 41st St. Phone 9226 Murray Hill.

SCARSDALE—House, 8 rooms, furnished, $175; reduction long lease; unfurnished; sell $12,000; splendid schools; garage. Tel. Scarsdale 628.

Long Island—For Sale or To Let.

I AM forced to sell my new semi-bungalow of six rooms and bath, located in one of the finest communities on Long Island; house contains all improvements, open fireplace, extra lavatory on first floor; large closets; concrete porch; southern exposure; one minute from station; easy commuting; $9,300; terms. W. H., 150 Times.

GREAT HOUSE BARGAIN AT HEMPSTEAD—Seven-room house, all improvements and conveniences; excellent location; cost $9,000; will take $7,250 for quick sale; terms, $1,500 cash, balance to be arranged. Write or call, George P. Morton, 277 Broadway. Phone 4057 Worth.

FURNISHED HOME for rent for Winter, with coal; acres of ground; North Shore Long Island, overlooking Sound; only 19 minutes from Pennsylvania Station; tennis court, three-car garage. $600 monthly. A. C., 35 Times.

FLATBUSH—Brick and stucco, 2-car garage, corner plot, 10 rooms, 2 baths, sun parlor, breakfast porch; modern in every way; owner needs cash for business. H. G. Robinson, 47 West 34th St. Fitzroy 6898.

COMMUTER'S brick home, 6 rooms, bath, electric light, gas, tubs, hot, cold water, full brick cellar, garden plot; near station; price $4,000; cash $1,250. Board, care of Gilbert, 246 West 109th.

FOREST HILLS GARDENS, L. I.—Furnished house to rent from Dec. 1 to April 15; seven rooms, two baths; one block from station; coal in cellar. Phone Boulevard 6514-J.

FOREST HILLS GARDENS—For sale, semi-detached brick house, seven rooms, two baths, laundry and extra toilet in basement; no brokers. Phone Boulevard 6285W or Murray Hill 5488.

FOREST HILLS GARDENS — Furnished house for rent; several months; maid if desired; coal in; seven rooms. Boulevard 6185W.

LONG BRANCH WEST—Bungalow, with improvements; $2,800; cash $250. Call M. Deffley, N. Y. Av. bus from station.

Long Island—For Sale or To Let.

$2,500 CASH and 1% a month takes this $20,500 Colonial home in Garden City; living room and dining room opening from large central entrance hall; three master bedrooms, with two baths and sleeping porch on second floor; maid's room and bath on third floor; hot water heat; instantaneous water heater; metal weather strips; copper screens, &c.; plot 80x100. H. C. McNulty, Fitzroy 5251. 1 West 34th St.

A RHODE ISLAND man owns 90 lots at New Hyde Park, L. I., with concrete sidewalks and town water; church and school adjoining plot; within 20c fare of express station (trains stop on signal); 25 minutes from Pennsylvania Station, Manhattan; between Garden City and Greater New York; looks as good for future profit as any suburb of New York; owner wants to convert the property into cash at once. A. 2122 Times Annex.

FOR RENT—Owner going South for Winter wishes to rent beautiful estate on Little Neck Bay; house has 14 rooms and 3 baths; beautifully furnished; coal and wood included; garage for three cars; with servants' apartment, and barn for two horses; only 22 minutes from Penn. station; can be seen by appointment; references required. Phone W. R. T., 846 Bayside, L. I.

New York State—For Sale or To Let.

DESIRABLE city, country homes, farms. Write us. We can fill your wants. Lists free. Huber & Zahner, Newburg.

New Jersey—For Sale or To Let.

STUDIO type of suburban country home with garage, at a sacrifice; only $2,500 needed to secure title; balance on easy terms, almost like rent, buys it ready for occupancy; has 8 large rooms, tiled bath; splendid studio, 25x35 ft., parquet floors, running water, electric light; every convenience; beautifully situated on plot 100x100 ft.; fine garden, shrubs and flowers in profusion go with place; close to pretty lake stocked with fish; select, congenial neighbors; good markets, schools and churches; nearby this is a chance of a lifetime to obtain a home at fraction of real worth; could not be duplicated at less than $15,500; ideal commuting to New York City. Address OWNER, Post Office Box 378, City Hall Station, New York City.

HOUSE for sale, Jersey City Heights; convenient location; quiet neighborhood; nine rooms and bath; one or two families; electricity, hot water heat; hardwood, double floors; nicely decorated; immediate possession. Apply owner, 309 Sherman Avenue, Jersey City. New York telephone, Madison Square 3297.

FOR RENT—$125 monthly, attractive, cozy residence, 11 rooms, bath, gas, electricity; all improvements; large plot; garage; 30 minutes out; adjoining Hackensack; 3 minutes to station; exclusive section; might share with small, refined family. Storm, 3 East 14th. Stuyvesant 2358.

LYNBROOK—Unusually attractive house, 7 rooms, fully equipped kitchen, cabinet gas range, electricity; every improvement; never been occupied; price $7,500 if purchased immediately. Phone Longacre 2230, Mrs. Cobb.

ENGLEWOOD vicinity, attractive new houses, Dutch Colonial style, 9 rooms and three baths, complete modern equipment; one-half acre plot; price $22,500. H. Weatherby & Co., Englewood, N. J.

BUNGALOW—Seven rooms, bath, all improvements; plot 30x186; good section Plainfield; $4,800, cash $1,000. Schur, 26 Cortlandt St.

TENAFLY—Handsome, modern home, seven rooms, every improvement; large plot; excellent neighborhood; $7,500, cash $3,500. Young, opposite station.

MOUNTAIN LAKES, N. J.—Residences for sale, $9,000 to $40,000; rent $75. Mrs. H. C. Kilstrigs, 45 John St., N. Y. Phone John 4979 or Boonton 401.

CITY REAL ESTATE.

Manhattan—For Sale or To Let.

$5,000 CASH will purchase 2 brownstone dwellings, Madison Av., 125d St. W 362 Times.

THREE-STORY brownstone front, 20 feet wide, West 126th St.; possession 60 days; $13,750. Barnett, 21 East 125th.

57TH ST. 44 WEST—Beautiful private house, 20x100; immediate possession. Owner, premises.

FOUR-STORY to lease, 13 rooms, 4 baths; electric, parquet; 3 years, $4,500. Coughlan & Cilsby, Inc., 200 West 72d.

55TH, WEST (near 5th Av.)—Exceptional bargain; house, $48,000. Phone Bryant 1208.

82D (Riverside)—Lease beautiful house, good size; $4,200; bargain. Phone Bryant 1208.

Bronx—For Sale or To Let.

NEW ONE-FAMILY STUCCO

with garage; price right; terms reasonable. 2,811-2,823 Sedgwick Av. north of Kingsbridge Road.

BUILDER ON PREMISES.

Telephone Kingsbridge 1082.

FOR SALE—7-room house; modern; $12,000. Smith, 1,900 Anthony Av.

$9,000, will net 30 per cent., buys 5-story apartment. Hampton, 900 East 179th.

Brooklyn—For Sale or To Let.

NO CASH.

New 6 or 7 room stucco Flatbush house, with garage, may be bought no cash down; only requirement is monthly payment equal to fair rental; will decorate to suit. WILLIAMS-DEXTER CO., INC., 72 Greenwich Av., N. Y. C. Watkins 7484.

15TH ST., EAST—Attractive brick residence, 8 rooms, bath, parquet floors, steam heat, gas, electricity; everything; $8,000, only $5,500 cash required. Suburban Realty, 3 East 14th. Stuyvesant 2858.

BUILDER, in the finest part of Flatbush, will sell one of his $28,000 high-class one-family houses for $21,000; must have cash above mortgages. Builder, W 605 Times Downtown.

Queens—For Sale or To Let.

FOR SALE—Unusually attractive all year home; new Colonial brick dwelling, with garage; first floor has large living room, dining room, kitchen; extra toilet and laundry in basement; second floor, 3 bedrooms, tiled bath; interior finished throughout in white enamel woodwork and mahogany finished doors; parquet floors throughout; hot water heat, gas, electricity, sewer, &c.; restricted section; no assessments; 5 minutes' walk to large park and bathing; 20-minute station 15 minutes Grand Central, 6 cent fare; $5,000 cash required, balance on terms. For plan and photo call, write or phone J. S. WITHERS, 52 Vanderbilt Av., N. Y., Room 1314. Phone Vanderbilt 9484.

FLUSHING—New 6-room house for sale; all modern improvements; streets fully improved; $11,500, $1,500 cash. Operators Associates, Inc., Parsons Ave. and Hyacinth Place, Flushing, New York City.

REAL ESTATE WANTED.

WE ARE in the market for cheap dwellings that can be converted for business in this vicinity. For quick action send full particulars to T. A. & J. J. Fogarty, 147 West 33d St.

WANTED—Lofts, showrooms and offices, specializing in this section; send full particulars; quick action assured. T. A. & J. J. Fogarty, 147 West 33d St.

WANTED to rent, small unfurnished house, seven to nine rooms, Westchester; preferably with garage; near school; commuting distance, W 347 Times.

WILL PAY $20,000 CASH FOR HOME. White Plains or Hartsdale, 10-12 rooms, 2-3 baths, large plot; good elevation; with garage; non-inflated value. Clarence Davies, 51 East 42d. Vanderbilt 9175.

HAVE cash buyer for apartment house, west side; must be reasonable. Send particulars to Coburn, 159 West 72d. Phone Columbus 4956.

MANAGEMENT real estate solicited by old-established firm, desirable, efficient, economical; positive results. W. R. 120 Times Downtown.

WANTED to rent, ten-room house, heat, electricity; may purchase, if desirable; state location, particulars. L 462 Times.

WANTED—Two-family house on west side in good condition as an investment. M. Connaughton, 2638 Jerome Av.

GARAGES.

LEASE OR SALE, ANY LOCATION. JAMES BOYD, 156 BROADWAY.

REAL ESTATE FOR EXCHANGE.

WILL EXCHANGE 3-story walk-up Manhattan, and suburban home finest section, for investment pipes; equity $35,000; quick action assured. Send details to T. A. & J. J. Fogarty, 147 West 33d St.

ATTRACTIVE home and grounds, fifty minutes out on South Shore, L. I., for sale at once by owner; will take small modern cottage as part payment. Address C 58 Times.

FARMS.

New Jersey—For Sale or To Let.

FARMS—All sizes, located in the potato belt. Clifford G. Brown, Cranbury Station, Middlesex County, N. J.

TO LET FOR BUSINESS.

LOFTS, 26 WEST 31ST. 25x70; ELEVATOR; $2,750. ABEL & CO., 23 WEST 31ST.

OFFICE SPACE, up-to-date building. Apply Room 1106, 30 Pearl St.

TO LET FOR BUSINESS.

9TH AVENUE, ABOVE 42D STREET. Beautifully furnished daylight offices with skylights, 1,000 square feet; 10th prox. possession Jan. 1; $350 per month. Ogden & Clarkson Corp., 605 5th Av. Tel. Vand. 1124.

5 UNION SQUARE WEST:

1,600 to 2,000 square feet office and showroom space; modern conveniences; steam, sprinklered; immediate possession. Inquire on premises or call Danelson, Stuyvesant 2200.

SUBLEASE loft about 900 feet, 5th floor, electric hoist, no elevator; exceptional light; $1,250 per annum, till May, 1922; suitable for light manufacturing. Tower Trading Corp., 135 Maiden Lane. John 6085.

61 UNION SQUARE WEST (Broadway and 16th St.)—Office, about 500 feet, well lighted, modern office building; 2-year lease; $110 per month; immediate occupancy. Phone Stuyvesant 7220.

MADISON AV. OFFICES AT 45TH ST. 29 EAST; 2-6 VERY LIGHT ROOMS; NEWLY DECORATED; IN MODERN BUILDING. 500 FT. OR MORE AT $3 FT. HERBERT GULICK CO., 25 EAST 48TH ST.

LEASE FOR SALE.

2200 feet choice 8th Av. office and show room space, fourth floor, new fireproof building at 53d St. For particulars telephone Circle 7068.

5-STORY basement and sub-basement building, 121 Mercer St., for rent; suitable for storage; electric elevator, sidewalk hoist; no manufacturing; $7,500; 15,000 square feet; 2 years' lease. C. B., 281 Times.

TO LEASE for five years, loft 32x140; possession Feb. 1; light on three sides, skylights; passenger and freight elevator. On 5th Av., near 22d St. Phone John 1486.

OFFICES, LOFTS, WAREHOUSES, SHOWROOMS; LOFT SECTIONS. J. CLARENCE DAVIES, 32 NASSAU ST. JOHN 1171. 51 EAST 42D ST., VANDERBILT 9175.

SUBLET loft manufacturing or jobbing, 25x100, or part elevator, including Holmes Electric Motor; cheap rent. J. B. Martin Lining Co., 582 Lafayette St., near 4th St.

STORES, LOFTS, BUILDINGS, MID-TOWN SECTION. BERLOWITZ & CAINE, 1,204 BROADWAY, LONGACRE 5696.

SUBLET about 4,000 square feet or in sections 1,200, 1,000, 950, 755; no manufacturing. Doob-Friedman, 1,140 Broadway, corner 26th St.

HOLIDAY OPPORTUNITY—Half store and window (located Bergenline Av., Union Hill,) for rent until Jan. 1; any holiday line except toys. Phone Webster 4876.

OFFICES NEAR 42D AND MADISON AV. UNITS 500 SQUARE FEET OR MORE; EXCELLENT LIGHT; MODERN BUILDING; POSSESSION. J. CLARENCE DAVIES, 51 EAST 42D. VANDERBILT 9175.

WILL rent private and outer office, 250 square feet or less, separate entrance to public hall, one block from Grand Central, 5th building trade preferred. Phone Murray Hill 879.

AT 1,263 BROADWAY (opposite Hotel Imperial)—Large rolltop desk with excellent telephone service; wonderful location; for business address only $2. Inquire stenographer.

LOFTS, BUILDINGS, LOFTS.

Size and location you want, long and short lease, 50c to $6 per sq. ft.; prompt action. Hoyt & Ray, 20 West 34th. Penna. 1074.

OFFICE with four phones installed; suited for high-class business firm; quiet and light space, 5 West 16th. Phone Chelsea 2457.

STORE to let; parlor floor; switchboard service; 20x80; studio building. Phone Chelsea 3837. Brokers protected. 5 West 16th.

STORIES, OFFICES, SHOWROOMS, READY FOR OCCUPANCY. VARIOUS SIZES AND PRICES. EARLINGTON BUILDING, 51 WEST 37TH ST. PHONE 6213 CHELSEA.

TO LET, REASONABLE.

Floors, 80x100, light on four sides, heat, elevator; immediate possession; two blocks from Pennsylvania Station. L 496 Times.

35TH ST., NORTHWEST CORNER 1ST AV. Lofts containing about 7,500 feet, each; light, power, heat. Apply Reiser, Owner, on premises.

BROOKLYN, Queensboro, New Jersey factory properties, sale, rent and built on easy terms. Walter Baker Co., Factory Brokers, 756 Broad St., Newark, N. J.

FOR RENT—Two offices, furnished or unfurnished; prefer selling furniture; seen at any time. Rooms 803-804 Browning-King Bldg., 1,265 Broadway, cor. 32d St.

OFFICE SPACE: furnished, unfurnished; telephone switchboard six lines; freight, passenger elevator service; warehouse facilities. 359 Broadway (fourth floor).

WELL-APPOINTED, centrally located office on 5th Av., for sale; good for lawyer or accountant. Phone Madison Square 6774, after 4.

34TH ST., 39 WEST (Room 35)—Two or three connected rooms, sublet unfurnished, furnished, including telephone etc.; very desirable.

350 SQ. FT., very light, sprinklered; less space if desired; very reasonable rent. Glendale Co., 79 5th Av., Room 1000. Stuyvesant 7445.

BROOKLYN, Queensboro, New Jersey factory properties, sale, rent and built on easy terms. Walter Baker Co., Factory Brokers, 756 Broad St., Newark, N. J.

53D ST., 137-139 WEST.

Fireproof building; first loft 3,500 feet; long lease; suitable for saddle shop, room or fine business. Corwan, 124 West 54th.

DESIRABLE loft to sublet, 1,000 sq. ft., modern building, 2 elevators; $1,500 per year; possession Feb. 1, 1921. Phone Stuyvesant 8866.

36TH (2,345 Broadway)—Three, four unfurnished rooms, private bath, suitable osteopathy, chiropractic; reasonable; lease. Schuyler 3761, Apartment 31.

OFFICE SPACE, telephone and mail service, refined surroundings; rent reasonable. 194 8th Av. Room 808.

BRIGHT LOFT, modern fireproof building, 22x100; suitable for light manufacturing. 13 East 22d. Murry Hill 3909.

STORAGE SPACE TO LET.

Apply Room 1106, 30 Pearl St.

TO LET FOR BUSINESS.

THE FINEST FLOOR IN NEW YORK can be had for temporary executive offices, showrooms or for exhibition purposes. Don't take our word—SEE FOR YOURSELF. Its the entire fourth floor in the beautiful GORHAM BUILDING, southwest corner 36th St. and 5th Av. It was built and used by GORHAM for a display floor, and nothing was spared to make it magnificent. There are two entrances, one on 5th Av., other on 36th St. Rent is very reasonable. If desired will lease for a term of years. Also in this building wonderful studio space (2,000 square feet), with just the right light for artist, photographer, architect, engineer or the like. Apply DUANE CO., 295 Broadway. Telephone 248 Worth.

OFFICES, 700 square feet, or will divide, 500 square feet divided into 3 rooms, unfurnished, $150 month; 400 square feet, office and reception room, furnished, $200 month; 12th floor; unobstructed light sides; phone service; 2 trunk lines. J. Clarence Davies, 51 East 42d. Vanderbilt 9175.

OFFICE SPACE.

3,000 square feet at select Burrell Building, 171 Madison Av., corner 34d St.; possession Feb. 1; reasonable rent. Apply Superintendent on premises or phone Mr. Wilchins, Fitzroy 5389.

FOR RENT—Loft on second floor, 1,833 Broadway suitable for office or light manufacturing; rent reasonable; also small store room front floor, on 37th St., 100 feet from Broadway. Apply The Hilton Company, 1,375 Broadway.

5TH AV., NEAR 42D ST.—VERY ATTRACTIVE OFFICES OR SHOWROOM (673 SQUARE FEET). MIGHT DIVIDE; REASONABLE RENTAL; GOOD LEASE. KNIGHT, 1,481 BROADWAY. BRYANT 4853.

TO SUBLEASE for five years, approximately 900 square feet in new, modern building; plenty of light; carpeted and partitioned for brokerage office; new tenant may buy fixtures and carpet reasonably. Apply Room 616, 25 West 43d St.

BROADWAY and 73d St.—High-class showrooms, suitable for automobiles, &c., 3,500 square feet, ground floor; 2,000 square feet in basement; rent $15,000; long lease; possession; quick action. T. A. & J. J. Fogarty, 147 West 33d St.

LOFT TO LET—HAVE LOFT 50x100 ON 25TH ST., BET. B'WAY AND 6TH AV.; WILL DIVIDE 25x100 WITH OFFICE FIXTURES; NO MANUFACTURING; CAN TAKE IMMEDIATE POSSESSION IF WANTED; REASONABLE RENT. LONG LEASE. W 356 TIMES.

ST. JAMES BUILDING, 1,133 Broadway—Large, light office, facing Broadway, light, heat, all modern conveniences, about 400 square feet.

INQUIRE AT ROOM 1824.

DESK room, furnished, unfurnished; telephone switchboard, 6 lines; elevator service. Fourth floor, 359 Broadway.

67TH and Broadway (Simeon Building, Room 43); two desks and one part office, $25; refinement and quiet prevails.

To sublet, very attractive and unusual light office, facing Broadway, either whole or part. 2010 Broadway, Room 6.

ROLLTOP DESK, $50 monthly; telephone service. Duane Co., 296 Broadway. Worth 248.

EXCEPTIONALLY reasonable office for rent, over Lyric Theatre lobby, 213 West 42d St. Earl Carroll.

BRIGHT LOFT for heavy manufacturing, 25x100; heat, electricity; immediate possession. 329 East 67th St. Murray Hill 3909.

TO LEASE for five years, large store and basement, on 5th Av., near 23d. Possession May 1. Phone John 1485.

LIGHT loft, 90x25, for immediate possession; monthly tenant considered. Apply 135 Wooster St.

QUIET studio room for rent by day or hour to student or teacher, near West 72d St. L 486 Times.

LIGHT front office and showroom with telephone, corner 6th Av. and 52d. Call Stuyvesant 8488.

LOFT—Light; steam heat; elevator; for light manufacturing. S. & W. Skirt Co., 9 West 20th St.

SPLENDIDLY located office, excellent light; sublet reasonable. 110 West 40th, Suite 903.

DESK space in attractive office, good light; vicinity 22d St. and 5th Av., $25 monthly. Gramercy 6167.

ELEGANT desk room, typewriter, office service, light, heat, phone. M. M. Feldman, 3 Cedar St., 4th floor.

DESK ROOM, WITH TELEPHONE.

Attractive office. Room 218, 15 Park Row. Tel. Barclay 5520.

DESK ROOM, furnished office, mail, telephone, if desired. Nolles, 27 Warren. 1393 Barclay.

39TH ST., 45 WEST—1,300 feet very light store, one flight up; open for inspection. Owner, Riverside 9062.

FOR RENT, desirable office space in Whitehall Building, 1,683 square feet; principals only. V 896 Times Downtown.

BROADWAY, 1,416—Light office, 450 sq. ft., corner 39th St.; furnished

APARTMENTS TO LET.

Furnished—West Side.

EAST END AV., 236 (CORNER 74TH ST.)—BACHELORS OR COUPLE; EXQUISITELY APPOINTED, NEWLY DECORATED APARTMENT, INCLUDING SITTING ROOM, TWO BEDROOMS, BATH, MAID SERVICE; $200 MONTHLY.

WEST END, 258 (EB)—Three handsomely furnished rooms, outside, elevator; immediate possession.

Furnished—Brooklyn.

FURNISHED apartment, new modern elevator building; 3 rooms, bath; Knabe piano; 6 minutes from Wall St. Main 6063.

90TH, 511, Brooklyn—Parlor, bedroom, kitchenette, bath, heat; business couple.

Furnished—Long Island.

FURNISHED and unfurnished apartments in desirable locations. Winter, Spring season and by the year. H. C. Harris & Co., Guarantee Trust Bldg., Atlantic City, N. J.

WELL FURNISHED 4-room apartment, near Famous Players Studio, Astoria, Long Island City; fifteen minutes from Grand Central. G 81 Times.

Furnished—New Jersey.

KEW GARDENS INN—Two rooms, with private bath and meals, for two, $90 weekly; table unsurpassed; 15 minutes from Pennsylvania Station. Phone Richmond Hill 2892.

HIGHWOOD AV., 207 (Weehawken, N. J.)—Two or three rooms, furnished; 3 gentlemen or couple; convenient to ferry.

Unfurnished—East Side.

23D, 152 EAST—A beautiful 6-room apartment in up-to-date elevator building. Supt.

87TH, 39-45 EAST, between Madison and Fourth Avs., high class apartments, 3-4-7 rooms; possession; agent on premises.

96TH ST., 101-103 E. HATFIELD HOUSE—Elevator apartments; a few remaining desirable 3 and 5-room suites, maid service, attractive rentals. Inquire on premises or STOTTS & STARR, INC., Times Building. Tel. Bryant 4000.

96TH, 136 EAST—Five exceptionally beautiful rooms, bath, steam heat; hot water.

96TH, 179 EAST—Two upper floors of private residence to rent; 4 large outside rooms, 2 baths, kitchenette, steam heat, electric light, opening plumbing; seen any time.

96TH ST., 138 EAST—Beautiful apartments 5 rooms; complete in every detail; $90-$100. Phone Lenox 3141.

83D ST., 141 EAST—2 and 3 rooms, corner apartment, $1,200 to $1,800. E. K. Van Winkle, 152 West 72d St. Columbus 1077.

83D ST., 141 EAST—5 rooms, housekeeping apartment, new building; $2,500. E. K. Van Winkle, 152 W. 72d St. Columbus 1077.

64TH, 138 EAST—Two, three rooms, bath, kitchenette, closets; unusually attractive; sunny; fireplace; electricity. $1,400-$1,800; will furnish.

96TH—Kitchenette apartment, having all latest improvements; 1 flight up; rent $100. Phone Lenox 8185.

97TH ST., 56 EAST—Modern elevator apartment, near Park Av.; 6 rooms; $2,500; possession Jan. 1.

56TH, 183 EAST—Apartments, 7 light rooms, new tiled baths, new parquet floors, newly paneled stippled walls, ornate electric fixtures; new plumbing fixtures; immediate possession; rental $1,200 per annum. Leon S. Altmayer, 62 East 86th St.

A DOCTOR'S OFFICE,
164 EAST 61ST ST.

Reception room, furnished, consulting room and lavatory; rent $2,400 yearly, includes complete secretarial service, with telephone; location accessible via I. R. T. and B. R. T. subway, "L" and surface lines. Inquire on premises or Douglas L. Elliman & Co., agents, 15 East 49th St. Tel. Plaza 0200.

EXCEPTIONALLY WELL-FURNISHED 9-room and 3-bath apartment, complete in every detail, finest location on Riverside Drive; wonderful view of Hudson River; possession Dec. 1 to Sept. 15, 1921; rent $1,000 month.

Apply WOOD, DOLSON & CO., INC., Broadway and 80th St. Phone Schuyler 1100.

GRAMERCY PARK, 54
Unusual apartments for rooms and bath, for bachelors who appreciate comfort, distinction.

IRVING PLACE, 52 (corner 17th St.)—Two rooms and bath, large closet; southwest exposure; quiet, convenient; modern studio apartments.

LEASES ARE NOT REQUIRED,
BUT REFERENCES ARE.

Attractively furnished for immediate possession; suites or from two to five rooms, completely furnished; hotel service; maid service, gas, electricity, linen, china, &c., included; from $115 a month up or by the week, as arranged.

HOTEL SCHUYLER ARMS,
305-311 West 95th St. Phone Riverside 6100.

LEXINGTON AV., 515—Six beautiful rooms, elevator, electricity, parquet floors.

MADISON AV., 935 (Corner 74th St.)—2 rooms and bath; all outside; open fireplace, hardwood floors; latest plumbing.

MADISON AV., 780 (Corner 76th St.)—Two rooms, bath. Phone Lenox 5495.

MADISON AVE., 780—Exceptional 2 rooms, bath, maid service; $1,200; elevator.

PARK AV., 709 (74th)—New, modern, 2 bedrooms, sitting room, kitchen; facing avenue.

5 ROOMS AND BATH $85.
Immediate possession; newly decorated living and dining room, 3 closets, 3x8 and 3x3 ft.; elevator apartment house in finest fashionable location, in millionaire section, 15 East 66th St., between 5th and Madison Aves.; operating apartment; plan for desirable tenants. Apply on premises or William Cruikshank's Sons, 35 Liberty St.

Unfurnished—West Side.

9TH AV., 48 (near Washington Place)—Two rooms, bath; kitchenette apartment, sleeping porch; suitable doctor. Murray Hill 4900.

10TH, 5 WEST—Studio, skylight, also bachelor apartment; refined, quiet; references; telephone service. Chelsea 7100.

16TH ST., 140 WEST—Seven large rooms; steam, parquet floors, electric light, phone.

80TH, 32 EAST (adjoining Hotel Martha Washington)—Beautiful, newly decorated apartments, high ceilings, splendid light; $3,000 to $4,000. Apply to Manager Martha Washington Hotel.

81ST ST., 19-21 WEST—Strictly high-class fireproof apartments, 2 rooms and bath, maid service optional, $1,200 and $1,800.

86TH, 46 WEST—Entire floor, three outside rooms; light and sunny; bath; private hall. Owner, library set; $1,500.

86TH, 252 WEST (near subway)—Six rooms, bath, steam, electricity; $160, $110.

44TH, 47 WEST—Two rooms, bath, kitchenette, $1,300. Donovan, premises. Cortlandt 4630.

47TH ST., 26 WEST—High-class 2 rooms, bath apartment; reasonable. Raymond.

47TH ST., 126 WEST, near 7th Av.—Newly renovated, attractive apartment, 6 rooms and bath, kitchen, steam heat, electricity; rent $1,500 to $1,800.

61ST, 16 WEST—Two rooms, bath, kitchen; very attractive; immediate possession.

62ND, 19 WEST (near 5th Av.)—Attractive suite of rooms, bath, kitchenette; large closets; redecorated; furnished or unfurnished; fireplaces; entire floor; open for inspection; rent $170. Phone Hanover 6900.

67TH, 111 WEST (Hotel Seville)—Doctor's office, 3 rooms; private entrance from street.

83D ST., 38 WEST—Beautiful studio, 3 rooms, has elevator man or JACOB J. TAYLOR, 85d 5th Av.

87TH, 71 WEST—Apartments, entire floor, 3 large rooms, dressing rooms, tiled bath, kitchenette, parquet floors, executive clientele.

87TH, 71 WEST—Well-heated rooms, electricity, private bath.

91ST ST., 115 WEST—3 attractive rooms and bath in a high-class elevator apartment house, suitable for doctor; immediate possession; apply on premises. Phone Columbus 4151.

93D, 210 WEST (Apt. 5A)—Two rooms, bath and kitchenette, unfurnished; will sell furniture; good opportunity.

93D ST., 333 WEST—Two rooms, with kitchenette and bath; also entire floor; fireplaces; newly decorated. Columbus 2697.

93D ST., 344 WEST, at Riverside Drive—Studio, 13th floor, Chalsworth, 80x21, 12-foot ceiling; wonderful north light; and view.

97TH ST., 147 WEST.
2, 3 and 4 room apartments, with kitchenette, tile baths, open fireplaces, parquet floors, electric lights, large attractive rooms; reasonable rents.

97TH, 161 WEST—Exceptional two-room suite in remodeled residence; all conveniences.

97TH, 163 WEST—Parlor floor in remodeled residence; three rooms and bath; all conveniences; long or short lease.

97TH, 141 WEST—Two-room apartment, bath, kitchenette; modern improvements; $100.

97TH (near Broadway)—Duplex four rooms, kitchen, open fireplace. Schuyler 7014.

98TH, 25 WEST—Immediate possession, high-class elevator apartment, 6 rooms, very desirable; near Central Park and 81st St. "L". Superintendent.

97TH, 130 WEST—Newly remodelled, 8 room apartment, luxurious, all light; real kitchen, bath, parquet floors; immediate departure; reduced $100 monthly.

98TH ST., 333 WEST—Four sunny rooms, elevator apartment, near Drive; immediate possession.

98TH ST., 158 WEST—Four rooms, bath, kitchen, for two adults, two flights up. Owner's residence.

101ST, 46 WEST—Three beautiful rooms and bath, all improvements, in private dwelling; suitable for doctor.

101ST, 45 WEST—Fine, elegant room, kitchenette, all improvements, in private dwelling.

101ST, 50 WEST—Medium room, private home, electricity, phone; ideal location.

102D ST., 30 WEST (near Riverside Drive)—Two large rooms, bath and kitchen; open fireplace.

APARTMENTS TO LET.

Unfurnished—West Side.

94TH ST., 104 WEST—Beautiful 2 rooms; large kitchen and bath.

96TH, 60 WEST—Five rooms, kitchen and bath; electricity, newly decorated, refined surroundings; references required; lease only.

97TH, 308 WEST—3 immense, all light rooms newly decorated; elevator; immediate.

98TH ST. AND RIVERSIDE DRIVE (Peter Stuyvesant)—Six rooms and two baths. Harris, Vought & Co., 2 East 46th St.

104TH ST., WEST (Cor. Riverside Drive)—Ready for occupancy, attractive elevator apartment, 3 rooms, bath and kitchenette. Agent on premises or BLAWSON & HOBBS, 162 West 72d St.

106TH, near Riverside—Beautiful six-room apartment, newly decorated; housekeeping; parlor twenty feet square; ready now. Academy 4803.

110TH, BROADWAY—Best house uptown; 7 room apartment, 2 baths, beautifully furnished; 3 master bedrooms; $375. Cathedral 5620.

119TH ST., 604 WEST—Two rooms and kitchenette, suitable for doctor; first floor, front.

125D—Nicely furnished front suite, $16; single rooms; steam. Columbia, Morningside 976.

141ST, 630 WEST (corner Drive)—Seven rooms, all facing street; immediate possession.

161ST, 446 WEST—Five, all light rooms, bath, $75. Apply Janitor.

156TH, 625 WEST—Nine rooms, 3 baths; exceptional apartment for high-class people; immediate possession. Fischer, Worth 4510.

181ST ST. (near Ft. Washington Av.)—3 rooms and kitchenette, elevator apartment; possession. Cortlandt 3661, Wadsworth 9236.

230TH ST., WEST, (corner Marble Hill Av. & Broadway; subway station and N. Y. Central station)—Healthiest, most picturesque and countrified section in city; five and six light rooms now available; elevator service; operating apartment; plan for desirable tenants. Apply on premises or William Cruikshank's Sons, 35 Liberty St.

Unfurnished—West Side.

3 ROOMS AND BATH,
STEAM HEAT, ELECTRIC LIGHTS; RENT $100. 720 ST. NICHOLAS AV. (146TH ST).

APARTMENT, 7 rooms, 3 baths; high-class building. Superintendent, 158 West 89th.

AUDUBON AV., 124 (cor. 171st)—Three rooms, bath, non-elevator; all improvements; immediate possession. Wadsworth 4584.

BEAUTIFUL furnished outside 7 rooms; best river view; 3 master bedrooms; linen, silver; July 1; $175. Cathedral 5826.

CENTRAL PARK WEST and 81st St. (Hotel Beresford)—2 rooms and bath, newly furnished; non-housekeeping; excellent dining room.

CENTRAL PARK WEST (at 81st, Hotel Beresford)—Doctor's office, 2 rooms and bath.

FT. WASHINGTON AV., 454 (Nathan Hale) —7 rooms, 2 baths; corner; high-class elevator. Cortlandt 3661, Wadsworth 9236.

GREENWICH VILLAGE (84 Grove St.)—Half block from Sheridan Square subway station; two blocks from Fifth Av. bus; two and three large, light rooms, baths, kitchenettes, open fireplaces, elevator, steam heat; $1,200 to $2,000. Meisner & Riley, 5 Sheridan Square. Spring 7124.

MANHATTAN AV., 312 (Corner 113th St., Opposite Morningside Park)—7-room choice apartment, modern, elevator; immediate possession; $150.

RIVERSIDE DRIVE, 190—Sublet, beautiful high-class apartment, nine rooms, three baths; all outside; view of river from every window; open fireplaces; small conservatory off dining room; rent, $6,000; will sublet at a sacrifice; immediate possession. Fletcher. Phone Riverside 9854.

RIVERSIDE DRIVE, 835, Apt. 4A—If you are thinking of furnishing an apartment, look into this: four rooms and foyer, newly furnished four weeks ago, for sale and apartment for lease; $275 monthly will handle.

RIVERSIDE DRIVE, 706 (148th St.)—Fireproof building; 5-rooms, facing the Drive; 6-room corner apartment; possession. Cortlandt 2661. Audubon 9804.

RIVERSIDE DRIVE, 450 — Choice duplex apartments, seven rooms, bath; front apartment, seven rooms, two baths; now vacant. Agent.

RIVERSIDE DRIVE, 835—3 and 4 rooms, new building, just completed; apartments facing Hudson River. Apply agent on premises. Telephone Audubon 9407.

RIVERSIDE DRIVE, 87 (78th St.)—Modern elevator apartment, living room, two bedrooms and real kitchenette. See Supt. or Slawson & Hobbs, 162 West 72d St.

RIVERSIDE DRIVE, 884—Six rooms; rent $180. Apply Hudson View Construction Co., 900 Riverside Drive. Telephone Wadsworth 6335.

RIVERSIDE DRIVE, 362—High-class apartments, 150x100; 4 apartments on floor; 10 rooms, 3 baths; now vacant. Agent.

RIVERSIDE DRIVE, 40, corner of 77th St.—Two large, outside rooms and kitchen; immediate possession. Janitor on premises.

RIVERSIDE DRIVE, 240—Two and three rooms in new apartment hotel, $125 up.

SEVEN ROOMS, near subway; select tenants; $1,680 annum. B 974 Times Downtown.

WEST END AV., 243 (near 72d)—Attractive 2 rooms, bath, kitchenette; entire floors; fireplaces; electric closets; redecorated; furnished or unfurnished; lease; $95. Phone Hanover 6895.

WEST END AV., 826—Unusually attractive apartment, entire floor, large living room with deep bay windows, extension bath, kitchenette.

YOUNG WOMAN wishes to share her two-room and bath apartment with business girl; elevator building; maid service; cooking privileges; downtown; $15 per week. L 544 Times.

Unfurnished—Bronx.

5-ROOM apartment in Crystal Dwellings. Apply Agent, 1,408 Grand Boulevard and Concourse, at 170th St.

FOUR ROOMS, near subway; select tenants; $1,080 per annum. E 972 Times Downtown.

Unfurnished—Brooklyn.

DUPLEX apartments, 6 rooms, 3 baths, all modern improvements; best section Brooklyn Heights; 5 minutes Wall St.; $3,000 yearly; three years' lease. Chauncey Real Estate Co., 187 Montague St., Brooklyn.

BOROUGH PARK corner, 7 rooms and bath, maid service optional, 2 baths; immediate possession; $125 monthly. Edward A. Johnson, 5,590 Fort Hamilton Parkway, Brooklyn. Telephone Sunset 6326.

SHEPARD AV., 17, Brooklyn, N. Y.—Seven rooms; all improvements; desirable neighborhood; near park.

Unfurnished—Queens.

FOR RENT IN ASTORIA.
Immediate occupancy, one six-room and bath apartment; $90; in a new two-family brick house, four blocks from subway station; one-car garage with apartment; electric lights, steam heat, hot water. Apply H. Trowbridge Harris, 152 Fulton Av., Long Island City. Call Astoria 406.

Unfurnished—Long Island.

FOREST HILLS GARDENS, L. I.
Two splendid elevator buildings, 165 apartments; selections of 2 3-4 room suites and 3 large suites available, $1,500 and $2,400. Apply THE GARDENS APARTMENT, by station; 15 minutes from Penn Station, N. Y. C.; nearest and finest suburb; neighbors of character. Phone Boulevard 6644. Guyon L. C. Earle, Agent, 200 West 59th St.

Unfurnished—New Jersey.

EAST ORANGE, 234 North Grove St., close to Broadway via Lackawanna—Ideal apartments in new building; 4 rooms $100; 6 rooms $135; every modern convenience; steam heated garage if desired, $15; possession at once. Apply Superintendent on premises, or Feist & Feist, "Management Engineers," 726 Broad St., Newark.

APARTMENTS WANTED.

Furnished.

IN HOTEL or studio apartment, with restaurant, within one-half mile of Plaza Hotel, for two or three months, large living room, with open fire if possible, two or three bedrooms. Telephone Plaza 8200.

SHARE of comfortable, furnished apartment wanted, by refined young English lady and gentleman, with child; please write full particulars and rental to Leonard, care Hazelwood, 2,182 Broadway, New York.

AMERICAN bachelor, best references, wishes room in private family; located west side and south of 100th; not to exceed $50 monthly; write details. L 520 Times.

WANTED, bedroom, sitting room, bathroom, between 59th and 90th Sts., by young married couple; state terms, including board. G 77 Times.

IMMEDIATELY, furnished 3 or 4 room housekeeping apartment, December, January, possibly longer; must be reasonable. L 494 Times.

LIST YOUR FURNISHED APARTMENTS WITH US; CLIENTS WAITING.
L. J. PHILLIPS & CO., 148 WEST 72D.
COLUMBUS 1883.

YOUNG COUPLE, refinement, want two or three room apartment for light housekeeping, until May; not over $90; reference. L 528 Times.

AN EXCLUSIVE CLIENTELE.
List apartments with Mrs. Dingleman, Renting Specialist, 120 West 72d. Columbus 8300.

FURNISHED or unfurnished, three to five room, Brooklyn or New York; would sublet. X 2290 Times Annex.

APARTMENT with kitchen for four business gentlemen; reference exchanged. H 544 Times.

CHARM more important than price; might purchase furnishings. Gentlewoman's Exchange, 581 5th.

FAMILY of two, lease May 1st small apartment in high-class building; state rent. H 742 Times Downtown.

DESIRABLE FURNISHED ROOMS

45 cents a line.

East Side.

29TH, 132 EAST—Large room, attractively, newly furnished; bath; phone; electricity; conveniences.

30TH (cor. Lexington Av., 163)—Exclusively for women; $11 weekly and up; room with use of bath, $14 weekly up; room with private bath, $18 weekly and up; cozy, sunny, comfortable. Hotel Rutledge.

34TH (near Park Av.)—Attractive room, bath, elevator; $10. Murray Hill 1395.

36TH, 14 EAST—Large room, bath, second floor; $25.

51ST ST., 40 EAST—One large room, bath, maid service; $150 monthly; hall bedroom $60 monthly.

57TH, 18 EAST (Jacinto Hotel)—Room adjoining bath $40, with bath $125.

70TH, 115 EAST—Front parlor and bedroom; electricity, steam; suitable two business men or couple; breakfast optional; near subway and elevated. Coyne.

77TH ST., EAST—Sunny corner room, separate entrance bath and kitchen privileges; ladies. Phone Rhinelander 6653.

88TH, 12 EAST (near 5th Av.)—Elegantly furnished front and back parlor; ground floor; separate entrance; bath, electricity, telephone. Lenox 857. Lutz.

ATTRACTIVE room, private bath; references; requirements. Phone Rhinelander 4820.

BACHELOR, owning home in Long Island, 25 minutes from Pennsylvania Station, has 3 splendid furnished rooms to let, use of kitchen, to share with gentleman. C 235 Times.

CRESTHOLM—14 Caryl Av., Yonkers, at 262d St. and Broadway, overlooking Van Cortlandt Park; newly furnished rooms; steam heat, electric light. Tel. 3336 Yonkers.

LEXINGTON AV., 632 (54th)—Attractive large rooms; running water; $9, $10; gentlemen.

MADISON AV., 1,182 (86th)—Gentleman only; 2 charming, sunny outside rooms connecting lavatory; singly or together; in private apartment of refined Christian adults; breakfast; reasonable; permanent parties only; references; fifth floor south. Telephone Lenox 1472.

MADISON AV.—Comfortable bedroom, adjoining large bath; artists' apartment; elevator; $45 month; exceptional. Phone 672 Lenox.

MADISON AV., 785 (66th)—Front suite, convenient bath; electricity; single beds; gentlemen.

MADISON AV., 121 (11th floor)—Spacious, convenient housekeeping apartment; lady will share with 2, 4 young ladies.

West Side.

7TH AV., 2,048—Large front room, also smaller room; conveniences; reasonable. Meyer.

12TH, 34 WEST—Large parlor with alcove; private bath, steam heat, telephone, electricity.

16TH, 51 WEST—Small, single; double room, with two beds; comfort; service.

20TH, 454 WEST—Large, sunny rooms; beautifully remodeled house; running water; $60-$75; also room with private bath; separate entrance; $70; references. Chelsea 8000.

21ST, 351 WEST—Newly furnished rooms; steam, electricity, hot and cold water, shower; suitable two; gentlemen only; non-housekeeping; private family; references.

31ST ST. AND 6TH AV. (Penn Post Hotel and Annex)—A step to Broadway, opposite Pennsylvania Station and General Post Office; 200 bright, cheerful rooms for men, many facing on wide, airy plaza; also Turkish bath, self-service, 50c.; steam, electricity, shower and tub bath at your convenience; a place you will like; transients, $1.50 up; permanent, $8 up. Telephone Chelsea 514.

52D, 224 WEST (Corner Broadway)—Three outside rooms, elegantly furnished; bath; together, separately. Apt. 4. Phone 2229 Circle.

58TH ST., 216 WEST, (Broadway, Apt. 35)—Large, small rooms; gentlemen; business couple.

57TH ST., WEST—Exceptional room, bath adjoining, in apartment, refined American family; $11; gentleman only. Tel. Columbus 1373.

59TH, 220 WEST (Central Park South)—Attractive single room, $14; gentleman; references; charmingly private apartment, overlooking Park.

63TH, 206 WEST—Room to rent to business woman; cooking privileges; references. Phone Columbus 3126.

66TH, 14 WEST — HANDSOMELY FURNISHED DOUBLE ROOM, ONE FLIGHT; COMPLETE KITCHENETTE PRIVILEGE.

66TH, 50 WEST—Attractively furnished double room, adjoining bath; 2d floor; electricity.

69TH, 66 WEST—DOUBLE ROOM; KITCHENETTE PRIVILEGE; $15.

70TH, 59 WEST — LUXURIOUSLY FURNISHED LARGE ROOM; PRIVATE TILE BATH, LAVATORY, ELECTRICITY; HOUSEKEEPING PRIVILEGE, COMPLETE; REASONABLE.

70TH, 28 WEST—Large attractive room, private bath; electricity, steam, coal, always hot water; medium-sized room; gentlemen; references.

70TH ST., 229 WEST—Private family will lease large sunny room to one or two gentlemen. 9780 Columbus.

70TH, 135 WEST, and 71st, 37 West—Attractive rooms, bath, steam, electricity.

70TH, 40 WEST—MEDIUM-SIZED FRONT ROOM; $8.

71ST, 56 WEST — BEAUTIFUL FRONT ROOM; LARGE DRESSING ROOM; OTHER ROOMS; KITCHENETTE PRIVILEGE.

71ST, 62 WEST—DOUBLE ROOM, KITCHENETTE PRIVILEGE; REASONABLE.

72D, 22 WEST—Exceptionally large room, private bath, electricity; gentlemen preferred.

72D, 218 WEST—Large rooms, private shower bath, twin beds; business people.

73D—Elegant suite, private bath, electricity; also large and small room; all conveniences; reference. Appointment, Columbus 4685.

73D, 106 WEST—Well heated, large rooms, twin beds, telephone; $16-$18.

74TH, 2 WEST—VERY EXCEPTIONALLY FURNISHED DOUBLE FRONT ROOM; TWIN BEDS, KITCHENETTE PRIVILEGE; COMPLETE; ELECTRICITY; REASONABLE.

74TH, 189 WEST — HANDSOMELY FURNISHED DOUBLE FRONT ROOM, KITCHENETTE PRIVILEGE, COMPLETE; REASONABLE.

74TH, 45 WEST — HANDSOMELY FURNISHED DOUBLE ROOM, ONE FLIGHT; KITCHENETTE PRIVILEGE, COMPLETE.

75TH, 116 WEST—Large and modern rooms; electricity; steam heat; permanent; gentlemen.

75TH, 318 WEST—Charming room, running water; two doors Riverside Drive.

75TH, 109 WEST—Attractive single room, near bath, elevator; phone. Apt. 6.

76TH, 2 WEST—DOUBLE ROOM, KITCHENETTE PRIVILEGE; $14.

76TH, 42 WEST—Large front room, private bath; exclusive houses. Schuyler 4966.

West Side.

76TH, 205 WEST—Attractive, medium room for one, adjoining bath; refined house.

77TH, 125 WEST—Light, comfortable, warm, double rooms; gentlemen; reasonable; references.

77TH, 170 WEST—Large and small rooms, running water, electricity, near bath.

78TH, 169 WEST—Handsomely furnished room, private bath; steam, electric light; references.

78TH, (61 Riverside Drive)—Large, well-furnished room; facing Drive; twin beds; also small hall room; bachelors only.

78TH ST., 208 WEST — Attractive studios with board; young ladies.

79TH—Business people; two attractive, sunny rooms, twin beds, parlor; breakfasts, privileges; elevator apartment; $12, $15. Schuyler 4317.

79TH, 118 WEST—2 LARGE ROOMS, BATH, REASONABLE; PRIVATE HOUSE.

79TH (411 West End)—Large corner room. Hudson view; gentlemen, 8 west.

80TH, 165 WEST—Desirable room, suitable one, two; ground floor; $10. Clark.

81ST ST. (Columbus Av., Hotel Colonial)—Have completed 17 new single rooms, with use of bath, for men; complete hotel service; rates $10 weekly.

82D ST., 15 WEST—Attractive single room, quiet, refined home; references required.

82D, 226 WEST—Gentleman; nicely furnished; shower, heat, electricity; private family. Apt. 2.

83D, 13 WEST—Large, attractive room, private bath, lavatory; always hot water.

83D, 316 WEST—Large; parquet floor; twin beds; electricity; private house; gentlemen.

84TH, 55 WEST—Second floor, front, private bath; all conveniences except electricity.

86TH, (2,345 Broadway)—One, two large rooms, private bath, electricity, newly furnished; gentlemen; reasonable. Schuyler 5761, Apartment 21.

86TH, 58 WEST—Just opening newly furnished, decorated house; large and medium rooms, with and without bath; electricity.

85TH, 66 WEST—Handsomely furnished rooms, electricity, telephone; convenient locality; references required.

85TH, 253 WEST, (Berkley Chambers)—Exceptional accommodations for gentlemen, with or without bath.

85TH, 350 WEST—Double or single room. Phone Reed, 5835 Schuyler.

86TH, 132 WEST—Beautiful rooms, with, without bath; also unfurnished suite, suitable physician, dentist, living or studio; references.

86TH, 166 WEST—Room, steam heat, electric light, shower bath; private house; gentlemen only. Telephone Schuyler 6320.

86TH, 168 WEST—Large front double, single; private house; electricity, running water; $15 up.

86TH, 229 WEST (near Riverside)—Cheerful large room, $20 week. Schuyler 6982.

87TH, 40 WEST—Attractive, large rooms, dressing rooms; also front parlor; references.

88TH ST., WEST—One medium-sized room, $10; gentleman. Riverside 4630.

90TH ST., 231 WEST—Large suite; private bath; kitchenette privilege; also large, cheerful room; water; bath next; private residence.

90TH, 74 WEST—SMALL ROOM, $40; REFERENCES. RIVERSIDE 4988. MRS. SMITH.

91ST (Corner Broadway)—Nicely furnished room adjoining bath; modern apartment, private family; $12; gentleman; references. Phone Riverside 6536.

91TH, 170 WEST—Large and small rooms, running water, electricity, near bath.

91TH, 149 WEST — Beautifully furnished front parlor, running water; quiet, subway, "L."

91ST, 304 WEST—Large attractive room, private bath, electricity, coal; references.

91ST ST., 50 WEST—Large, front room; twin beds; on bath floor; $18.

92D, 53 WEST—Front and hall rooms, connecting, private house, for gentleman; $70; references required and given.

92D, 290 WEST—Independent; warm, running water; one, two respectable gentlemen. McKeever.

92D, 61 WEST—Beautiful room, newly furnished, private bath, twin beds, electricity.

92D, 75 WEST—Front living room, bedroom, adjoining bath; separate entrance. Bocock.

93D, 146 WEST—Handsomely furnished double room, top floor, front; service; references.

93D, 254 WEST—Beautifully furnished room; steam heat, electricity; private residence; references.

93D, 146 WEST—Completely furnished double room, twin beds, bath, service; references.

95TH, 55 WEST—Sunny, outside room, excellently furnished; private family; no other roomers; elevator. Riverside 9621, Apt. 52.

95TH, 19 WEST—Richly furnished double room, near park, for select people.

97TH, 47 WEST—Large, well-heated room, private bath; $15; meals optional.

98TH, 954 WEST, (Apartment 5)—Attractive front room, twin beds, with breakfast.

101ST, 230 WEST—Attractive outside room, Broadway corner; gentleman. Apt. 24.

102D, 316 WEST—BEAUTIFULLY FURNISHED ROOMS SINGLE, EN SUITE; TWIN BEDS; ALCOVE; COUPLES.

103D, 203 WEST—DOUBLE FRONT ROOM; NO OTHER ROOMERS. APT. 6C. JACOBS.

103D ST., 342 WEST—Single room, $10; skylight room, $6.

104TH, 229 WEST—Newly decorated, newly furnished, large double room, private bath; light housekeeping; $25.

105TH, 21 WEST—Clean, bright, large rear room, suitable 2; electricity, steam heat, phone, bath; $12; gentlemen only.

111TH, 508 WEST—Attractive, light room, modern elevator apartment; convenient subway, bus, "L"; references; business people. Apt. 61.

111TH, 157 WEST, (corner 7th Av.)—Double and single room; steam heated, bath, phone; facing Park; women only. Baumann.

111TH, 500 WEST—Attractively furnished front room; elevator; piano; gentlemen.

111TH, 503 WEST—Attractive single room, elevator, telephone; private family. Apt. 51.

112TH, 511 WEST—Attractive, newly furnished, scrupulously clean rooms; quiet, refined home; modern building; references essential. Apartment 6.

112TH ST. (near Broadway)—Large, well-furnished room; no other roomers. Telephone Cathedral 9680.

113TH, 333 WEST (8D)—Sunny, attractive room, one or two gentlemen.

113TH, 541 WEST—Attractive medium size room, bath adjoining; gentleman. Apt. 3.

114TH, 351 WEST (The Monterey)—Suite rooms and small room. Apt. 6.

118TH (near Riverside)—Double room, private family; business women. Telephone Morningside 9406.

118TH, 417 WEST—3 connecting front rooms, southern exposure, 4th floor, elevator apartment. Apt. 41.

West Side.

118TH, 210 WEST—HOTEL CECIL.
ATTRACTIVE 1 AND 2 ROOM APARTMENTS, WITH OR WITHOUT PRIVATE BATHS; SPECIAL WEEKLY RATES; FULL HOTEL SERVICE. OUR RADIATORS ARE HOT, OUR WATER IS HOT, OUR LINEN IS NEW AND CLEAN, OUR PRICES ARE RIGHT.

121ST, 501 WEST (Morningside Heights)—Attractive, all-year location, near restaurants, parks, all transportation and Columbia University; artistically furnished southeastern corner room, five windows, alcove, suitable for three, $15 weekly; other rooms, $7 to $12; showers, parlors, dance rooms; attractive social life; references required. Hostesses: Mrs. Young Miss Williams. Telephone Morningside 4936.

123RD, 523 WEST (Apt. 41)—Double room; light, nicely furnished; kitchen privileges.

123D, 630 WEST—Room for one, two women; no other roomers. Teacher.

125D ST. (3,089 Broadway)—Nicely furnished rooms. Morningside 9740, Apt. 35.

138TH, 600 WEST—Beautiful large room, all modern conveniences; references. Apt. 22.

141ST (1,640 Amsterdam Av.)—Airy, well kept room, $6 (1), $9 (2), youths. White, Apt. 21. Audubon 7100.

145TH ST., 471 WEST—For business woman, newly furnished room, with running water; kitchen privileges. Apt. 1W.

156TH ST., 606 WEST, Apt. 5J—Furnished room, adjoining bathroom; $8; evenings.

158TH, 545 WEST—Beautiful bedroom, twin beds, kitchen privileges, bath. Apt. 64.

159TH, 575 WEST—Desirable outside room, suitable couple; all improvements. Levy, Apartment 64.

172D, 575 WEST—Two attractive connecting rooms for gentlemen only; references. Dovale.

173D, 550 WEST—Attractive room, water, bath; improvements; private house. Wadsworth 4309.

177TH—Large, warm, unusually attractive, overlooking Hudson, private lavatory; exceptional. Wadsworth 9612.

177TH-AUDUBON AV. (Barneycourt)—Twin beds, steam, elevator, private, large. Martin.

180TH, 711 WEST—Comfortable room, with board. C. E. Gray.

181ST corner, Pinehurst av., 90 (Apartment 20)—Large front room, private family; convenient 6th Av. bus, subway, 2 blocks west of Broadway.

183D, 563 WEST—Attractive light room adjoining bath; electricity; private house; subway.

ATTRACTIVE room, adjacent bath; private family; $10. Phone Cathedral 10176.

BROADWAY (84th)—Cozy front room, adjoining bath; references; gentleman. Schuyler 5882.

BROADWAY, 1,744, (corner 56th St., Apt. 23)—Room and kitchenette; business couple.

BUSINESS WOMAN will rent to another two large, independent rooms; $75-$85 monthly; near west side 96th St. station. L 839 Times Downtown.

CHOICE room for a gentleman of refinement; $15 weekly. Telephone 6321 Cathedral.

CONVENT AV., 50 (West 130th)—Two front rooms facing Convent Av., suitable couple; $15 week. Heussy.

GREENWICH VILLAGE.
Two small studio rooms in attractive furnished attic; all conveniences; gentlemen only. Apply Wednesday or Friday evening, 6 to 9, 131 Macdougal St., Hazleton.

HAMILTON PL., 67, cor. 141st St., near Broadway—Small, pleasant room, adjoining bath; elevator; conveniences; reasonable. Apt. 4B.

HAMILTON PL., 100, (cor. 142d St.)—2 front rooms; $10, $7; telephone, bath, elevator; private family. Apt. 36.

HOTEL BRADDOCK,
120th St. and 8th Av.—Single rooms, $2 a day; double rooms, $3 a day; single room with bath, $3 a day; single room with bath, $4 a day; $12 up. LUXURIOUSLY furnished, large room, in private apartment to business woman; down town; half block from subway, elevated and Fifth Av. P 271 Times.

MANHATTAN AV., 532 (123d St.)—Large front room, two gentlemen or business couple; all improvements; private house.

MANHATTAN AV., 140, (corner 107th St.)—Apartment No. 10; attractive room; $6; elevator.

POST AV., 33 (Dyckman Station)—Refined couple to share beautifully furnished five-room apartment; references exchanged. Bayless.

RIVERSIDE DRIVE, 362 (Apt. 1A)—Comfortable room; refined gentleman.

RIVERSIDE DRIVE, 534 (Apt. 51)—Two sunny, attractive rooms, shower; $10-$16.

ST. NICHOLAS AV., 1,061—Nicely furnished front room; elevator; all improvements; $6. Apartment 25.

WEST END AV. (79th)—Desirable single room apartment; $12 week. 9781 Schuyler.

WEST END AV., 290 (near 73d)—Rooms, $9, $13; nicely furnished.

Brooklyn.

ONE or two furnished rooms; all improvements; Flatbush section. Conoy Island 2066.

ROOMS WANTED

Furnished.

GENTLEMAN and wife, baby and nurse, desire to rent a small apartment or floor with private family for four or five months; immediate possession; Brooklyn Heights section or west side Manhattan, 70's or 80's preferred; kindly give particulars. E 666 Times Downtown.

BUSINESS GIRL desires room, private family, or share small apartment, Washington Heights; moderate; references. J 297 Times.

TWO or three housekeeping rooms with refined Portuguese or Brazilian family; educated American, wife and five-year-old daughter. E 668 Times Downtown.

YOUNG married couple desire two furnished rooms and bath on west side between 72d and 110th Sts.; can furnish best references. J 293 Times.

YOUNG MAN, Hebrew, wishes large room with refined, private family, near Madison Av. and 90th St.; no other roomers. X 2310 Times Annex.

ROOM by business man with refined private family; uptown west side preferred; state full particulars. L 495 Times.

MEDIUM-SIZED room, with kitchen privileges, phone, on west side or Brooklyn Heights section. J 272 Times.

BUSINESS LADY desires home, respectable family, or share apartment with lady; reasonable. H 533 Times.

GENTLEMAN seeks room in a bachelor's apartment; can also help beginner French conversation if desired. L 497 Times.

GENTLEMAN desires independent room and bath; private entrance preferred; state terms. H 513 Times.

BUSINESS Woman—Light, airy room below 96th St. L 550 Times Downtown.

APARTMENTS WANTED.

Furnished.

GENTLEMAN and wife, baby and nurse desire to rent a small apartment or floor with private family for four or five months; immediate possession; Brooklyn Heights section or west side, Manhattan, 70s or 80s preferred; kindly give particulars. J 317

The New York Times

Classified Advertising Rates.

Count six words to an agate line. For Agate Line.
(Minimum space two lines.)

Situations Wanted	40c
Furnished Rooms and Rooms Wanted	40c
Boarders and Board Wanted	40c
Help Wanted	50c
Real Estate, &c.	50c
Lost and Found (Sunday 60c)	50c
Apartments to Let and Wanted	55c
Country Board	60c
Mortgage Loans	60c
For Sale	60c
Automobile Exchange	60c
Agents Wanted	65c
Employment Agencies	75c

For Want Business Opportunities (Agate Caps 75c) 15c
Buyers' Wants and Offerings to Buyers 15c

For inserting in the Sunday edition, advertisements of schools, steamships, hotels and resorts must be received in The Times Building by noon tomorrow; Real Estate and Apartment display advertisements by 6 P. M. Friday. Business Opportunities by 11 A. M. Saturday. All other classified advertisements not later than 12 o'clock noon Saturday.

Advertisements for insertion in the daily edition must be received by 4 P. M. on the day preceding insertion.

SITUATIONS WANTED—Male.

EXPORT MAN, 21; 2 years' steamship experience; good correspondent; operate typewriter; $25 start. E 979 Times Downtown.

FARM MANAGER, 45, married, experienced in every branch, wants responsible position. Manager, care Korn, 4 Broad St., Norwalk, Conn.

FIREMAN and janitor, colored, experienced, wants situation; city preferred. P 277 Times.

FIRST-AID MAN, (38), eight years' experience U. S. Navy, also large industrial plant; modern methods first aid or plant hospital work; out-of-town concerns considered. J 191 Times.

FOREMAN, 40, American, wishes position in machine shop. A 1089 Times Harlem.

GARDENER, single, experienced care stock, garden, lawns, furnace; references. Manager, care Slattery, Mt. Vernon.

HOTEL—Couple desire Southern position, woman expert stenographer, experienced front or room clerk, assistant manager, age 33 years; wife experienced cashier, private office bookkeeper, housekeeper, age 32. J 241 Times.

INCOME TAX SPECIALIST, certified public accountant, member of state society; desirable graduate, thirty; experienced consolidated returns, reconstructing capital accounts, appeal briefs. P 244 Times.

INVESTIGATOR—Lawyer, 34, 9 years' general practice, 2 years with Government in anti-trust investigations, desires connection with corporation as confidential man, investigator or attorney; satisfactory references. A 209 Times.

JAPANESE will take full charge of bachelor's apartment or small family; good cook, butler and valet; good qualifications; references. A. M., 137 East 47th St.

MAN—Confidential and all round, with fine general business training; thoroughly familiar with construction work and materials, sales and general factory and machine work; good organizer and handler of all classes of men; capabilities, honesty and loyalty unquestioned; best of training in business diplomacy and tact and competent to meet any capacity requiring qualities enumerated; accustomed to dealing with executives in high places; accept moderate salary for right connection. X 2307 Times Annex.

MAN, 28, college graduate, technical education, mechanical, industrial, desires clerical or mechanical work. Box 33, 1,515 3d Av.

MANAGER—Position as works manager or general manager for finishing and making up cotton colored woven goods; 20 years' experience in Lancashire, England. R 509 Times.

MANAGER AND SALESMAN—Am thoroughly experienced in men's hats and gents' furnishings; can also assist in buying; can furnish best of references as to qualifications. L 840 Times.

MANAGER wishes position in lunchroom; careful buyer; best references. L 406 Times.

OFFICE MANAGER, ten years' practical experience, competent systematizer, correspondence, knowledge office routine, bookkeeping; shipping, selling. L 502 Times.

OPERATOR, Elliott-Fisher, desires position. 4 years' experience. E 968 Times Downtown.

SALESMAN, Latin-American, 30, with several years' experience as resident, as well as traveling salesman, in Central and South America, desires connection with ultra-reliable export house or manufacturer needing representative in Spain, Cuba, Argentina or Uruguay; only those four countries will be considered; no objection to line of merchandise if good seller; highest credentials character and ability. J 288 Times.

SALESMAN.

Somewhere, some product, requires robust salesmanship, where candor, habitual enthusiasm and ability to impress others, as I feel will be my partial compensation; successfully sold advertising for several years and now representing an electric apparatus company; age 28. L 488 Times.

SALESMAN, imported or domestic novelty, Jewelry, well known, high-grade man, with established trade department stores and Jewelers Middle and Northwest or Chicago, Northwest to coast, desirous making change Jan. 1; good opportunity for the right house. Address Opportunity, J 244 Times.

SALES or executive position by young man with financing engineering; proven sales ability and executive experience, knowledge of accounting; no objection to traveling; available Dec. 1. X 2261 Times Annex.

SALESMAN, 33, woolens for merchant tailoring trade, well established trade Pennsylvania, Connecticut and New Jersey, desires connection with reliable house. N 737 Times Downtown.

SALES or executive position, 28; six years' experience; good correspondent; proven sales ability; inside or travel; willing start bottom; drawing account or salary, expenses. P. V., 215 Times.

SALESMAN seeks position; 32 years; hustler, ambitious; references; five years with last concern; covered Long Island. A 1080 Times Harlem.

SALESMAN, $3,500, WITH GOOD FOLLOWING; HOTEL, STEAMSHIP, &C., LINE 18 TO 25 FOR A GOOD, LIVE CONCERN. L 508 TIMES.

SALESMAN, high grade, five years' experience road and specialty, familiar West and Middle Western territory, 30 years old, desires position. L 503 Times.

SALESMAN, food products, seeks line requiring exceptional push; experienced New England; salary. Mahrer, 662 West 184th.

SALESMAN, hustler, large following, restaurants, hotels, desires connections reliable concern, New York and surroundings; references. L 510 Times.

SALESMAN, 32, wishes position with a reputable firm where ability and results will be rewarded. Address W. R. Stewart, 136 Plane St., Newark, N. J.

SALESMAN DESIRES OPPORTUNITY TO MAKE AT LEAST $2,000 WITHIN NEXT 30 DAYS; BEST OF REFERENCES. WHAT HAVE YOU TO OFFER? H 369 TIMES.

SALESMAN, 25, wishes position in retail store; highest credentials as to character, ability; pleasant personality. Q 53 Times.

SALESMAN (assistant manager); one year's experience; New York city trade and industrial plants; salary preferred. J 285 Times.

SALESMAN, chemist, desires connection with firm where selling ability and chemical training are essential. L 492 Times.

SALESMAN—Ambitious young man, high school graduate, five years' experience; highest credentials. L 511 Times.

SALESMAN extensive selling experience, executive ability, age 31; speaks Spanish; willing to travel. X 2288 Times Annex.

SALESMAN, 26, six years' experience; city or road. H 735 Times Downtown.

SECRETARY, unusual qualifications; highest credentials; graduate; eight years' responsible experience; correspondent; stenographer. H 735 Times Downtown.

SECRETARY-STENOGRAPHER, 25, unusual qualifications, correspondent, initiative, enthusiasm; $35. J 289 Times.

SHIPPING CLERK, 24, thoroughly experienced, able take charge; best references. C 291 Times.

SHIPPING STOCK EXECUTIVE, 37, Christian, desires position; best reference. L 541 Times.

STENOGRAPHER, assistant purchasing agent, capable, honest, conscientious worker; start $20, with expectation advancement; clean record; good references; Christian. C 285 Times.

STENOGRAPHER—SECRETARY, 26, six years' experience, desires position meriting advancement; responsible; versatile. P 2, 210 Times.

STENOGRAPHER, correspondent, 23, experienced, capable, conscientious, accustomed to responsibility, seeks permanent connection. M 1001 Times Annex.

STENOGRAPHER, secretary, 24, 6 years' experience; office executive; capable, willing worker; best references; will travel. L 527 Times.

STENOGRAPHER and office assistant, experienced accurate operator; $25-$30. R 657 Times Downtown.

STENOGRAPHER, 19, inside salesman; experienced silk business; references; $35. J 305 Times.

STENOGRAPHER, Spanish, slight knowledge English, desires position; references; $30. J 276 Times.

STUDENT, Japanese, wishes work after school. See, 730 Lexington Av.

SUPERINTENDENT MACHINE SHOP.

Long experience; know how to handle men on high-grade work at low cost. L 837 Times Downtown.

SUPERINTENDENT of construction, assistant, American, civil engineer, 30, about 12 years' experience on construction work in all phases; energetic, reliable and willing; with A1 references from present employer; available immediately. A 1258 Times Bronx.

VALET, collegian, wants position with bachelor early mornings and evenings; must live in. J 286 Times.

VALET—Young man, well educated; best reference; secretarial work. L 483 Times.

WELDER, acetylene, wishes position; seven years' experience. Kramer, 523 Timpson Place, Bronx.

YOUNG MAN, 25, high school education, 7 years' experience advertising business, seeks connection, with future, any line; excellent references; ex-service man. L 523 Times.

YOUNG MAN, 23; I want to work where I can learn lettering, drawing; neat; colored; education limited. Holly, 8,737 118th St., Richmond Hill, Long Island.

YOUNG AMERICAN, 23, six years' export sales experience, desires position; good correspondent; knowledge stenography. A 1080 Times Harlem.

YOUNG MAN, thorough knowledge English-Spanish bookkeeping, typewriting, general office work, wishes position; references. H 733 Times Downtown.

YOUNG MAN, 26, Christian, married, desires position with future; prefer stock or salesroom leading to selling; salary $23. J 284 Times.

YOUNG MAN of experience and good education, wants to take care of a list and a Bellamp addressing machine; best references. L 429 Times.

YOUNG MAN, 18, high school graduate, inexperienced, wishes any position with future. Max Aronson, 1,863 Park Place, Brooklyn.

YOUNG MAN, age 24, will accept position as traveling companion to gentleman where efforts will be appreciated. H 541 Times.

YOUNG MAN, 20, 3 years' office experience, good figurer, hours no object, desires position where advancement depends upon ability; best references. H 554 Times.

YOUNG MAN, 30, general business experience, desires responsible, permanent position, with opportunity for future advancement. H 548 Times.

YOUNG MAN, 24, five years' export traffic experience, good education; A1 references; desires position, Callahan, 1,084 Amsterdam Av.

YOUNG SWISS, experienced in clothing and embroidery business, speaking German and French, typewriter, wishes to start position as salesman. L 553 Times.

YOUNG MAN—Can work in office, stock, shipping, road man, 4 years' experience; will do anything. X 2281 Times Annex.

YOUNG MAN, college graduate, Stevens '20, age 22, desires position; interesting, hard work. J 287 Times Downtown.

YOUNG MAN, 19, experienced, desires office position with future; good at figures; highest credentials. J 905 Times Downtown.

YOUNG MAN, 22, accounting student, desires position at anything until Jan. 1; expert bookkeeper. E 976 Times Downtown.

YOUNG MAN desires position as retail salesman or bookkeeper for evenings and Saturdays; references furnished. G 45 Times.

YOUNG MAN, employed during day, desires extra work evenings; stenographer and clerk. H 440 Times.

YOUNG MAN, 24, educated, conscientious, 7 years' business experience; wishes responsible inside position. G 80 Times.

YOUNG MAN, experienced, wishes position as "house" man or assistant manager; references. Aronowits, 553 1st St. Hoboken, N.J.

YOUNG MAN, Spanish, desires position as correspondent, knowledge stenography, bookkeeping; moderate salary. L 513 Times.

YOUNG MAN, 20, high school graduate, wishes to learn more of the business world. A 1089 Times Harlem.

YOUNG FILIPINO, 22, wishes position in New York City as butler or valet; best references. L 516 Times.

YOUNG MAN, 24, intelligent, desires connection where satisfactory results will lead to position with advancement. L 512 Times.

YOUNG SWISS, 26, experienced in cotton textiles, bookkeeping, speaks and writes German and French. L 514 Times.

YOUNG MAN, 25, bookkeeping experience, knowledge French, seeks position with import and export concern. L 522 Times.

YOUNG MAN, 21, business and office experience, desires evening position, 6 till 12 P.M. Frank, 21 East 112th.

YOUNG MAN, 20, HUSTLER, DESIRES OPPORTUNITY TO GET AHEAD. L 502 TIMES.

YOUNG MAN, 22, desires responsible position manufacturing concern; willing work er. L 533 Times.

YOUNG MAN, 21, 3 years' business experience, educated, willing. L 520 Times.

YOUNG MAN, 23, desires position with future. O'Connor, 210 West 108d.

YOUNG MAN, 24, wishes position, anything. Box 29, 324 Rockaway Av., Brooklyn.

HELP WANTED—Female.

ATTENDANT in dispensary; experience unnecessary; hours, 12:30-5:30; $6 weekly. Call 231 East 57th.

BILL CLERK wanted by a large paint manufacturing concern; must be good at figures, accurate, reliable and a competent operator on an Underwood billing machine; steady employment and splendid opportunity for advancement. P 282 Times.

BILL CLERK.

Elliott-Fisher machine; must have experience; salary $24; Saturday 12 o'clock all year. Apply John T. Stanley Co., 642 West 30th St.

BILLING OPERATORS, ON UNDERWOOD AND ELLIOTT-FISHER MACHINES; STATE EXPERIENCE, AGE AND SALARY. L 550 TIMES.

BOOKKEEPER and office executive to take full charge of books, installment accounts and collection and office correspondence; state experience, references, salary, church affiliation and when available. L 497 Times.

BOOKKEEPER wanted, capable, experienced to cloak or similar line, who can also operate a typewriter. Apply by letter, Joseph Ullin, 39 West 19th St.

CASHIER for hotel front office; only thoroughly experienced need apply; good opportunity; 6 days a week; application must be fully detailed, including salary desired. T 382 Times.

CLERKS AND TYPISTS WANTED.

METROPOLITAN LIFE INSURANCE COMPANY. Girls 18 years of age and over; hours 9 (4:30 o'clock); Saturdays 9 to 12 o'clock; luncheons served free; salary to start $12; abilities of clerks reviewed each six months; those of average ability should be receiving from $16 to $18 a week after the second review the variation is due to difference in clerical work. Free classes conducted in Typewriting, Stenography and Dictaphone for employees of person between 9 and 4:30 o'clock, Room 5035, Metropolitan Building, 1 Madison Av. (at 23d St.), New York.

COMPTOMETER OPERATOR, experienced; give qualifications; salary; good position. K 970 Times Downtown.

DENTAL OFFICE ASSISTANT, experienced, some knowledge of typewriting; excellent position, near Borough Hall, Brooklyn. X 2308 Times Annex.

DESIGNER, male or female, experience on infants' and children's coats; permanent position, or just to make up line of samples; will pay good price to right party. Apply, Backall Bros., 434 Market St., Philadelphia, Pa.

DESIGNER, experienced, on waists and overblouses; must have taste and originality; good remuneration and prospects for right party. Box 257, 209 Cable Building.

DESIGNER, ladies' waists; good opportunity for ambitious party. Apply Room 1318, between 1 and 3 P. M., 220 5th Av.

DESIGNER, capable of creating popular, snappy styles in silk dresses. Call 156 West 20th, first floor, rear.

DESIGNER, thoroughly experienced on medium-class line of ladies' neckwear; state full details. X 2301 Times Annex.

GIRL Wanted—Strong girl, or woman, for labeling and bottle filling; if competent position will lead to forewoman at good salary. Call after 8:30 A. M., Room 235, 2,050 Amsterdam Av., City.

GIRLS, general office work, with fair ability on billing machine. Gertzenzang Bros., 670 Broadway.

GIRL to operate Elliott-Fisher machine and act as cashier. Pomeroy Co., 16 E. 42d St.

GOVERNESS for two children, 9 and 12. Apply Mrs. A. H. Pincus, Apt. 10G, 847 7th Av., corner 54th St.

HOUSEKEEPER

for family consisting of elderly mother and two business women; Kosher kitchen; no laundry; good salary; call between 10 and 12 Morris, 105 West 40th St., Room 1206.

HOUSEWORKERS, two, white, with good references, who can cook; wages $70 each per month; apartment; no laundry. Mrs. C. Nessler, Apt. 55, 320 Central Park West.

HOUSEKEEPER, working, suitable, for business people; good home, right party; foreigner not objected to. Call 46 West 57th.

HOUSEWORK—General housework wanted in small family of three. 464 East 71st St.

HOUSEKEEPER, working, white; family of three; high wages. 46 West 82d, Apt. 8-B.

LADIES, learn crocheting, make silk sweaters, $100 to $200 month commission; camplesson free. Write at once, Marion Mills, 100 8th Av.

LADIES, acquainted in offices and shops, take orders on imported gloves; salary and commission; interview by appointment, Stuyvesant 2141. 32 Union Square, Room 804.

MAN to assist in night work in apartment hotel office; no knowledge of bookkeeping necessary; references; $50 month, board and room. X 2267 Times Annex.

MANAGER for club restaurant, good buyer and caterer, capable of full charge restaurant and dining room; knowledge of first-class service and pleasing meals. R 563 Times.

MASSEUSE, Norwegian preferred, trained in Christiania, understanding hydrotherapy, for modern health resort 45 miles from New York; permanent resident position; give age, training and salary desired. Immediate, X 2296 Times Annex.

MODEL.

Desirable all-year-round position as dress model in fitting department for a young woman measuring 36 bust; no previous experience necessary. Apply to E. Doughty, the Butterick Publishing Company, Spring and Macdougal Sts., New York. Take 7th Av. subway to Houston St.

MODEL—EXPERIENCED STYLISH YOUNG LADY, SIZE 38, FOR SHOWROOM OF COAT AND SUIT HOUSE; STEADY EMPLOYMENT; HIGHEST SALARY TO RIGHT PARTY. MORRIS STRASSMAN, 303 5TH AV.

MOTHER'S HELPER.

Middle-aged woman, between 30-45 years, to assist in private family; good home; French preferred. Apply 1,861 Broadway, 61st St. entrance, Mr. Conway, all day Wednesday.

MOTHER'S HELPER—Young girl, white, assist with housework and three-year-old girl. Call Wednesday, before 2 or after 5. Clark, 524 Riverside Drive.

NURSE, undergraduate, in sanitarium for pulmonary tuberculosis; good, steady position for devoted worker. Apply in writing to the Workmen's Circle Sanitarium Committee, 175 East Broadway, N. Y. City.

NURSES, wanted for ward duty; $60 per month and maintenance; state experience and telephone number. X 2282 Times Annex.

NURSE (undergraduate) for night duty. Apply 10 to 4 Day, Rockefeller Hospital, 420 East 59th.

NURSE (white) for three girls, in Hartsdale, N. Y.; wages $70. Call 141 West 86th St., between 10 and 12.

NURSE wanted, complete charge of infant. Call day or evening, 176 W. 87th. Apt. 2-C.

OFFICE GIRL, 16-18, errands, filing; $55 month. Call Wednesday, Room 903, 45 Cedar St.

OPERATOR

ON ADDRESSOGRAPH MACHINE TO MAKE STENCILS; APPLICATION IN OWN HANDWRITING, WITH SALARY. BOX M V., 10 UNION SQUARE.

SALESGIRLS, experienced, best retail dry goods houses; good salaries; references. 585 Madison Av.

SALESLADY—Importers want clever woman to sell guaranteed hair net to retail trade; a new method; new quality will sell the net; liberal commission. Call 10 to 12, Galvey, 24 East 17th St.

SALESLADY, experienced commercial, social, stationery or willing to learn. H 556 Times.

SALESWOMEN.

R. H. MACY & CO. INC., HAVE VACANCIES FOR THE BETTER TYPE OF SALESWOMEN, WITH OR WITHOUT EXPERIENCE, IN THE FOLLOWING DEPARTMENTS: TOYS, HANDKERCHIEFS, BOOKS, STATIONERY, RIBBONS, WAISTS, GLOVES, JEWELRY, UMBRELLAS, CHINA, DRUGS AND TOILET ARTICLES. THERE ALSO ARE PART-TIME SELLING POSITIONS IN THE ABOVE DEPARTMENTS FROM 10:45 A. M. UNTIL 2:30 P. M., OR FROM 11:45 A. M. UNTIL 5:30 P. M. APPLY DURING THE FORENOON OF THE DAY AT OFFICE OF EMPLOYMENT MANAGER, 2D BALCONY, REAR, 34TH ST. ENTRANCE.

SECRETARY for editor of important monthly; state education, experience and salary expected. W 350 Times.

STENOGRAPHER—MUST HAVE SEVERAL YEARS' EXPERIENCE, FAST, ACCURATE AND CLEAN WORKER, FOR TEMPORARY WORK WITH PROSPECT OF PERMANENT, WELL-PAYING POSITION IF SATISFACTORY; SALARY IN ACCORDANCE WITH QUALIFICATIONS. ACME LAMP WORKS, 65 CAMBRIDGE AV., JERSEY CITY, N. J. TEL. WEBSTER 1767.

STENOGRAPHER AND SECRETARY.

State salary; $1 per week increase each month till $30, then up to girl; hours 8:30 to 5; an accurate, courteous and alert girl with initiative. Mr. Mullaly, Room 902, 18 East 41st St., 8:45 to 10 A. M. Wednesday.

STENOGRAPHER and office assistant, 22d St. district; age 18-20; accurate, neat and refined; start at about $20; applications should state age, names of previous employers and terms of employment. H 562 Times.

STENOGRAPHER and typist, thoroughly experienced; of neat appearance, bright worker and energetic; salary $18. Call Current History Magazine, Room 1708, Times Building.

STENOGRAPHER, some knowledge bookkeeping; level headed girl who can speak to people intelligently; able to do some cashier's work; pleasant office conditions; salary to start $25. L 854 Times Downtown.

STENOGRAPHER-BOOKKEEPER for large manufacturing concern, Christian firm, experienced; reply in own handwriting; state age, experience and salary. X 2300 Times Annex.

STENOGRAPHER and clerical assistant wanted, by Christian firm; must be neat and have capacity for detail; $25 to start; no beginners wanted. W 339 Times.

STENOGRAPHER, experienced, Christian firm, with dictaphone and railroad experience preferred; $30. Room 254, Grand Central Terminal.

STENOGRAPHER, accurate, experienced, by Christian wholesale house; middle west side; $25 weekly. L 526 Times.

STENOGRAPHER in law office; write, stating details of education and experience; salary $25. E 977 Times Downtown.

SUPERINTENDENT of construction for suburban houses, &c.; state experience, education and salary desired. J 295 Times.

TEACHER—Grades, public school, not New York City; permanent. J 263 Times.

TELEPHONE SWITCHBOARD OPERATOR, $45 a month, room and board. Jewish Hospital, Classon and St. Marks Av., Brooklyn.

TELEPHONE OPERATOR on Monitor board and to assist with filing. Thompson Smith Co., 55 5th Av.

TYPIST—THE ABERCROMBIE & FITCH CO., 45TH ST. AND MADISON AV., REQUIRES SERVICES OF AN EXPERIENCED BILLING OPERATOR ON UNDERWOOD TYPEWRITER; HOURS 9 A. M. TO 5:30 P. M. DAILY. APPLY TO MR. TALL, SIXTH FLOOR.

TYPISTS.

POSITION OPEN FOR YOUNG WOMAN EXPERIENCED IN MANUSCRIPT COPY; ALSO ONE FOR WRITING MIMEOGRAPH STENCILS; PUBLISHING HOUSE; STATE DETAILS. APPLY BOX 104, 908 FITZGERALD BLDG.

TYPIST for permanent work, by Christian real estate firm near Wall St., which desires a refined young girl who will appreciate refined associations; accuracy and neatness most important; $18 a week to start. Call Room 1622, 31 Nassau St.

TYPIST—A publishing house requires a young lady to do typing and clerical work; write, stating experience and salary desired. H 736 Times Downtown.

TYPIST, young lady, simple filling, help in office; congenial surroundings; salary $16-$18; state religion. H 547 Times.

TYPIST, young lady, also familiar with ledger; state experience; salary $18. L 849 Times Downtown.

TYPIST desired by large tire company; state experience and salary. W 354 Times.

WAITRESS—Head waitress for high-class apartment hotel; 20 minutes from New York City; references. X 2286 Times Annex.

WOMAN TO ACT AS LADY'S MAID AND MAKE HERSELF GENERALLY USEFUL about apartment; apply 1,861 Broadway, 61st St. entrance, Mr. Conway, all day Wednesday.

WOMAN TO ACT AS LADY'S MAID AND MAKE HERSELF GENERALLY USEFUL about apartment; apply 1,861 Broadway, 61st St. entrance, Mr. Conway, all day Wednesday.

STUDIO; STEADY POSITION AND GOOD FUTURE FOR RIGHT WOMAN; SALARY $18. APPLY MARCEAU, 624 5TH AV.

WOMAN, 25 to 40, high school or college graduate, possessing initiative and tact; educational work; position permanent; $1,600 guaranteed salary and bonus to start; splendid opportunity advance. M 397 Times.

WOMAN to take care of architect's office, to keep it clean. 156 East 43d. S. Levingson.

WOMAN, middle-aged, for light housework in family of two adults. Fuller, 2 Pinehurst Av., Corner 177th St. Wadsworth 9814.

YOUNG LADIES (2).

REFINED, WANTED TO DO CLERICAL AND SAMPLE WORK IN ONE OF OUR DEPARTMENTS; HIGH SCHOOL GRADUATES PREFERRED, BUT NOT NECESSARY. APPLY MR. WHITCOMB, CARE OF CHENEY BROS., 215 4TH AV.

YOUNG LADY, good education, legible handwriting for copying records; typing and law office experience preferable but not essential; $15; advancement. E 964 Times Downtown.

YOUNG LADY for light pleasant work, map coloring, no previous experience required; permanent work and liberal pay. Apply Underwriters Map Association, 227 Fulton St.

YOUNG WOMEN,

under 25 years of age. We have several clerical vacancies in our accounting department; experience unnecessary. Luncheons served at cost. Starting salary, $13-$15. New York Telephone Company, Room 475, 18 Cortlandt St., New York.

YOUNG WOMAN wanted in library; compensation very moderate; opportunity to learn typewriting, stenography and cataloging; position suitable for beginner only. Address, stating wage desired, J 593 Times.

YOUNG WOMAN to earn $25 to $50 weekly; commissions, in spare time selling ladies' silk hosiery direct to the consumer at wholesale prices. Bristol Hosiery Mills, 500 8th Av.

YOUNG WOMEN, for clerical and filing positions; experience unnecessary, P. O. Box 325, City Hall Station, New York.

YOUNG GIRL to do office work, filing stubs, &c., in an insurance agency downtown. L 847 Times Downtown.

Instruction.

GOOD ENGLISH PAYS.

Good English, spoken and written, is a basic requirement for business success; most men and women need training in English—sentence building, vocabulary enlargement, report and letter writing. Do you? Write or telephone (Cortlandt 1465) for informative booklet, "Your English." Ask also for details of evening class in Business English now forming. Pace & Pace, 30 Church St., New York.

HELP WANTED—Male.

ACCOUNTANTS, semi-senior, unemployed, December to write up from set working papers; install systems; graded credit and penmanship essential; six days week; $6 per day; permanency possible; higher rate. Advise with references, religion, experience (manufacturing useful). L 508 Times.

ACCOUNTANT, executive, married man of unquestioned loyalty with several years' experience as office manager, accountant, financial statements and income tax work. L 505 Times.

ACCOUNTANTS, seniors of extensive and diversified public experience with prominent firms; state full particulars, salary expected, age. V 897 Times Downtown.

ADVERTISING SOLICITOR—Live wire with large clientele can make over $200 weekly on proposition that sells on first call to every advertising agent and manager in New York; quick sales; interesting work; something new that interests every one in the advertising business; ask for Mr. Hoffman, 42 Broadway, Room 606.

ASSISTANT TO MANAGER OF BAKERS' SUPPLY COMPANY; MUST BE A STENOGRAPHER AND TYPIST AND ABLE TO BUY GOODS PROPERLY. APPLY WEEKS-HAND CORP., 285 WASHINGTON ST.

AUDITOR—YOUNG MAN WITH EXPERIENCE IN DEPARTMENT STORE AUDITING TO TAKE CHARGE OF THIS DEPARTMENT IN LARGE SPECIALTY SHOP; STATING AGE AND SALARY EXPECTED. L 507 TIMES.

BLACKSMITH and helper; a good opportunity. Apply L. C. Harry Co., 14th St. and Jersey Av., Jersey City.

BOOKKEEPER, accountant, of education and good address wanted by large financial institution; apply in own handwriting, stating in detail age, qualifications, education, religion and salary desired. Address "K," P. O. Box 822, City Hall Station, New York City.

BOOKKEEPER, must have had experience in general contractor's office; knowledge controlling accounts, payrolls and all details of bookkeeping; reply in own handwriting, stating qualifications and salary desired. L 499 Times.

BOOKKEEPER, on individual ledger, with banking experience. Apply American Trust Co., Bridge Plaza, Long Island City.

BOOKKEEPER to take complete charge of office; state age, experience, references and salary desired. W 712 Times Downtown.

BOOKKEEPER for part time under the supervision of an accountant. H 1049 Times Harlem.

BOYS

for office work; school graduates; salary $12 to start, $13 after a few weeks of satisfactory service; age 14 to 16; half day Saturday; frequent opportunities for promotion to clerical and mechanical positions. Apply between 9 and 11 A. M., or by letter, Grand Central Palace, Lexington Av. and 46th St., New York City (12th floor). Public Telephone Department, New York Telephone Co.

BOYS WANTED.

Metropolitan Life Insurance Co., over 16 years of age; good hours; salary to start, $12; opportunity for rapid advancement; luncheons served free. Apply in person, between 9 and 4:30 o'clock, Room 5033, Metropolitan Building, 1 Madison Av. (at 23d St.), New York City.

BOY, law office, Wall St. district; not under 15 years. Reply, own handwriting, salary desired, religion, education, &c.; good opportunity. E 971 Times Downtown.

BOY for foreign exchange office to run errands and make himself generally useful; state age, experience and salary desired. W 760 Times Downtown.

BOY WANTED—Mailing department of large downtown house. Apply Room 1,016, 290 Broadway, New York City.

BOY—Bright, wide awake boy for office work. Crompton Richmond Co., 34 East 21st St.

BOYS, 14-16, office work; public school graduate. Apply United Dressed Beef Co., 776 1st Av.

BOYS wanted for mail desk in export house; age 17-19; state qualifications and salary. E 980 Times Downtown.

BRASS FOUNDRY WORKMAN

by New York electrical manufacturer; man with good knowledge of metallurgy; expert in bronze mixing and casting; to also learn special brazing; write fully, giving age, nationality, experience in detail, former position, references and salary at start. W 355 Times.

BUYER WANTED FOR BOYS' CLOTHING DEPARTMENT ON ACCOUNT OF DEATH OF OUR MR. GOODMAN. WE ARE OPEN FOR BUYER IN OUR BOYS' CLOTHING DEPARTMENT. APPLY FRIDAY MORNING, NEW YORK OFFICE, 208 5TH AV., M. GOLDENBERG, WASHINGTON, D. C.

BUYER WOMEN'S WEAR.

Keen, energetic man, familiar with buying coats, suits, waists, underwear, &c.; reply, stating all experience; highest references necessary. Box 1382 Boston.

BUYER—Successful merchandise man and chief buyer for chain stores. Address X 2251 Times Annex.

CARETAKER of high-class apartment house, experienced in care of furnace and hot-water boiler; also minor repairs. W 253 Times.

CASHIER, BOOKKEEPER—Married man, 30 years of age; must be accurate and have a thorough training in keeping accounts; one residing in Manhattan or Bronx preferable; answer in own handwriting; state experience and salary desired. W 251 Times.

CHAUFFEUR wanted, careful driver, experienced, in renting company. "J.," 852 Columbus Av.

CHEMIST—Experience manufacture certified food colors from intermediates and purification textile colors. E 972 Times Downtown.

CLERK, receiving, in wholesale house; must be able to write neat hand and furnish references for bonding; salary to start $25. W 360 Times.

CLOCK and instrument maker, experienced in fine lathe work; references. E 975 Times Downtown.

CLOTHING WORKERS (men's)—Men and women who are experienced machine stitchers, cutters, button-hole makers and pressers; state experience, phone. L 819 Times Downtown.

COLLECTOR wanted; must furnish $100 cash security; no others need apply; 11 o'clock. The Jewish Tribune, 141 West 23d St.

COOK, for country; good pay, small family; must come well recommended. H 720 Times Downtown.

CORRESPONDENT, German-French, stenotypist. Write fully, American Merchandise Company, 146 5th Av.

COUPLE—Middle-aged man, farmer, generally useful; wife housekeeper; one in family. W 703 Times Downtown.

DECORATOR of experience, who can take charge of theatre decorations; capable colorist and loyal. Write information regarding wages, experience and references. L 472 Times.

DENTAL ASSISTANT—Neat, intelligent young lady; experience desired but not essential. Write to 505 5th Av., Room 1301.

DRAFTSMAN, electrical, competent, wanted, with experience in the layout and equipment of electrical sub-stations; permanent work. Engineering Design Bureau, New York & Queens Electric Light & Power Co., Bridge Plaza, North, Long Island City.

DRAFTSMEN,

experienced in switchboard and panelboard designs. Call or write, Sprague Electric, Grand St., Garrison Av., Maspeth, L. I.

ENGINEER, resident. Call mornings, 217 Sterling Place.

EXPORT.

Export salesman, born abroad, South American preferred, with active sales experience in South America and at least five years of outside sales work in the United States, for an export merchandising and advertising sales proposition. Salary or drawing account seekers will do better not to call. Our negotiations with Americans from are making better than $6,000 per year. If you possess a strong personality, are a perfect debater in both English and Spanish (or Portuguese), perfect command of the English language essential), are able to visualise the actual value of publicity in Latin American newspapers and are capable of interviewing executives, you will give us a chance to make $6,000-$10,000 yearly on a strictly commission basis. We furnish live leads and back up our representatives by a well-organized and developed sales promotion and service department. Call mornings only between 9:30 and 10:30, Room 406, 110 West 34th St.

FIVE successful real estate or stock salesmen to market real estate on commission basis; live leads; permanent position. Permanent. Call mornings, see Mr. Keeler, Home Guardian, 71 West 35th St.

FUR BUYER REQUIRED BY GIMBEL BROTHERS, PHILADELPHIA; EXPERIENCE REQUIRED AND PROOF TO THEM THAT APPLICANT HAS INITIATIVE, SKILL AND BUSINESS ABILITY TO MAKE A LARGE BUSINESS GROW LARGER.

GALVANIZER—Wanted, a first-class hot galvanizer at once; steady position; state wages and give references. X 2273 Times Annex.

GIRL

OVER 16, FAMILIAR WITH SORTING AND FILING CARDS; STEADY POSITION; $12 TO START; STATE AGE AND EXPERIENCE. APPLY H. F. O. BOX 393 CITY HALL STATION.

LABORATORY BOY for pathological laboratories of research institution; no previous experience necessary; state age, salary expected. W 305 Times.

LAUNDRY MAN to take charge of laundry doing flat work and men's piece work; reply, giving experience, also salary required. W 705 Times Downtown.

MACHINISTS AND HELPERS—Need several high-grade men; good wages; give experience and phone. L 818 Times Downtown.

MAN, nights, in stock room of large electrical concern; salary $21 weekly, with excellent chance for advancement; state age and experience. H 566 Times.

MAN to take charge mail department of large fire insurance company; give age, experience and salary expected. X 2292 Times Annex.

MESSENGERS—Boys wanted by downtown bank to start as messengers; good prospects for intelligent and willing boys; salary start $12 per week; good references and neat appearance required. L 852 Times Downtown.

MOLDERS AND HELPERS—Several first-class floor and bench molders, also helpers; good wages and bonus; state experience and phone. L 831 Times Downtown.

OFFICE BOY wanted in old established banking house; splendid opportunity for a boy about 16; other boys connected with this house who have shown ability and willingness to work are now receiving important positions. Address, giving age, personal references and salary expected, Y L., P. O. Box 372, City Hall Station, New York.

OFFICE BOY—YOUNG MAN WANTED IN OFFICE OF LARGE COMPANY; MUST BE OF NEAT APPEARANCE; EXCELLENT CHANCES FOR ADVANCEMENT; STATE AGE, REFERENCES, EXPERIENCE AND RELIGION; SALARY $60 PER MONTH. V 895 TIMES DOWNTOWN.

OFFICE BOY, bright, ambitious, to make himself generally useful, large manufacturer; excellent opportunity to advance. Leffkowitz, 1 Greene St.

OFFICE BOY, intelligent, neat appearance, high school training; good salary; opportunity for advancement. Mexican Petroleum Corporation, Room 2800, 120 Broadway.

OFFICE BOY, must be willing to work in office of large manufacturing concern; good opportunity for bright boy; hours 8:30-6. Apply by letter only. Station G, Box 5.

OFFICE BOYS, age 14 to 16; large downtown concern; advancement. Address P. O. Box 325, City Hall Station, N. Y.

OPERATOR (linotype) who is also familiar with the multicolor press; a splendid opportunity. Call Broad 6100, Mr. Hildreth.

ORGAN TUNERS.

WANTED, ORGAN TUNERS; GOOD PAY, STEADY WORK. APPLY E. J. LINHARES, REPRESENTING SKINNER ORGAN CO., 1107 ST.

PHARMACIST wanted, registered New York State; 200 miles from New York City; one that understands Slavish or Russian preferred; good pay. Warshaw Checical Laboratories, 142 Front St., Binghamton, N. Y.

PHYSICIAN, good general practitioner whose character, ability and reliability merit confidence, young married man preferred, permanent practice in excellent location within Greater New York; references after interview. W 708 Times Downtown.

PORTER Wanted—Middle-aged or elderly man for office cleaning; state age, experience and salary desired. V 804 Times Downtown.

PROCESS SERVER wanted for upper west side, full or part time. Call Room 415, 116 Nassau St.

PURCHASE RECORD CLERK—Capable man to take charge of purchasing record and preparing bills for payment; must be well recommended; state experience and salary. L. C., 555 Times.

REPAIR MAN, electrical specialties service work, washing machines and electrical appliances; must be thoroughly experienced; apply 10 A. M.-5 P. M. Manhattan Electrical Supply Co., 110 West 42d.

SALESMAN—Wanted, a traveling salesman, one who covers the Western territory and New England States, to take a good line of novelty shirts, popular priced, as side line; good opportunity to right party

AUTOMOBILE EXCHANGE

A market for used cars. All advertisements censored. Rate, 65 cents per agate line.

BUICK 1919 "6" touring; like new, $1,275.
CHEVROLET 1919 "490" touring, $375.
PAIGE 1918 "light 6" touring, $875.
MARMON 1917 "8" touring, $1,250.
MAXWELL touring, 1919, $475.
RUSSELL, 128 West 54th St.

BUICK 1920 COUPE.
SACRIFICE $2,000.
Brenner, 2,124 Broadway (74th). Col. 4077.

BUICK 1919 Runabout; like new.
HUDSON 1917 Super Six; touring.
PACKARD O. Phone Prospect 7142.

BUICK touring 1920 5-pass.; exceptional condition; $1,850 cash; act quick. Gotham, 1,694 Broadway. Circle 3572.

BUICK 1920 coupe, 4-passenger; practically new; $250 worth in extra equipment; privately owned. De Lametar, Columbus 8464.

BUICK 1918 TOURING, $695.
Model E-49, 7-passenger, guaranteed 6 months; payments arranged. 409 East 163d.

BUICK 1920 coupe, like new; price $2,250. 19 West 62d St., New York.

BUICK COUPES, TOURING, ROADSTERS.
Fleck Co., 235-240 West 54th St.

BUICK roadster, 1920, $1,300. Hudson Used Car Department, 236 West 59th St.

BUICK CABRIOLET six-cylinder; like new; $950. Arfman Garage, 431 East 90th.

BUICK Cabriolet, six-cylinder, three-passenger, like new, $875. 203 West 128th.

OAKLANDS.
OAKLAND MOTOR CAR CO.
offer the following cars which they have OVERHAULED AND WILL GUARANTEE. REASONABLE PRICES. EASY PAYMENTS.
OAKLAND 1920 SEDAN.
OAKLAND 1920 COUPE.
OAKLAND 1919 COUPE.
OAKLAND 1919 TOURING.
USED CAR DEPT.
Harry Schwarz, Manager.
248 West 63d St. Columbus 100.

CADILLAC 1920 "59" Suburban Sedan.
CADILLAC 1920 "59" Touring.
CADILLAC 1920 "59" 4-pass.
BUICK 1919 7-pass. Touring.
GRANT 1920 Touring Car.
HUDSON 1919 Touring Limousine.
STUTZ 1920 Touring.
Schoonmaker & Jacod, 1,866 Broadway.

CADILLAC sedan, 57, S. S.; 7,500 miles; excellent condition; slip covers, extra shoes, all cord tires; can be seen on appointment. G. U. Tompers, 634 East 21st St., Brooklyn. Telephone 6616 Flatbush.

CADILLAC Amesbury sedan, model 57; condition exceptional; fully guaranteed; $4,500; time payments, trade considered. Gotham, 1,694 Broadway. Circle 3572.

CADILLAC closed cars, coupes, sedans, landaulets, limousines, town cars; 1917, 1918, 1919 models, at reduced prices; call, make offer. 123 West 64th. Meyer.

CADILLAC 4-PASS. COUPE, 1919.
Special New Haven body; practically new; guaranteed perfect; cost $6,200; will sacrifice for $3,500. Rippeth, Hotel Woodward.

CADILLAC 1916 TOURING, $800.
Genuine Model 53, 8-cylinder, 7-pass.; payments arranged. 409 East 163d St.

CADILLAC Victoria coupe; tires almost new; sacrifice $1,950. Brenner, 2,124 Broaway (74th). Columbus 4077.

CADILLAC Victoria, 1919, series 57 D. D.; excellent condition. Warehouse, 152 West 90th St. Riverside 1773.

CADILLAC 57 sedan; condition like new; consider trading for touring car. Brenner, 2,124 Broadway (74th). Columbus 4077.

CADILLAC 1919 suburban sedan; condition excellent; bargain. Cook-Macconnell, 630 5th Av.

CADILLAC limousine, 1917 make. Ask for Mr. Alfred's, Willeit's Garage, 239 East 58th.

CADILLAC 1918 limousine, in finest condition; make offer. Lobell-Aborn, 257 West 55th St.

CADILLAC 4-passenger victoria coupe, Model 57; $2,650. Phone Prospect 909.

CADILLAC 1919 victoria coupe; particularly good condition. Cook-Macconnell, 630 5th Av.

CHALMERS 18, SEDAN, $900.
Practically new, 7-passenger; guaranteed 6 months; payments arranged. 409 East 163d.

CHEVROLET SEDAN, LATE 1920, practically new; must sacrifice; easy payments arranged. 351 E. 149th. Melrose 7786.

COLE 1920 suburban sedan; perfect; make offer. Seen 129 West 64th. Meyer.

CUNNINGHAM—Private party leaving for Europe will dispose of beautiful Cunningham suburban sedan. For appointment phone Columbus 4086.

DODGE sedan, 4-pass., like new, with Monroe shock absorbers. Phone 9618 Watkins. Greenstein, 206 West 29th St.

DODGE touring, 1918; fine condition; $600. Call, phone Wednesday, Thursday, 2-8, Owens, 685 West 160th. Audubon 10064.

DODGE Sedan 1918; excellent condition; price reasonable. Call 732 81st St., Brooklyn.

DODGE 18 SEDAN, $890.
Excellent condition; fully guaranteed 6 months; time payments arranged. 409 E. 163d.

DODGE sedan; like new; bumpers. Hudson Used Car Department, 236 West 59th St.

DODGE sedan, 1920 model; perfect condition. Phone 3288 Spring.

HUDSON Super Six sedan, 7 passenger; excellent condition; bargain. Garage, 305 West 79th.

ESSEX sedan for sale; late model; perfect mechanical condition; 5 new cord tires; bargain; address by letter only, H. M. K., Room 201, 120 Liberty St., Annex.

ESSEX sedan, almost new; Royal cord tires; bargain; $1,750. Brenner, 2,124 Broadway (74th). Columbus 4077.

ESSEX touring, late Series 5A. Hudson Used Car Department, 236 West 59th St.

ESSEX sedan, late model; like new; sacrifice quick sale. Garage, 305 West 79th.

FIAT, 1916, touring; private owner; must sacrifice. Seen 123 West 64th. Meyer.

FORD sedan 1917; excellent mechanical condition; upholstery, paint and tires (5) good; many extras; no starter; $525 cash. Telephone Broad 5078.

FORDS, all models; immediate delivery; time payments; authorized Ford agency. Wadsworth 5494.

FORD sedan, 1919, perfect condition. Arthur Garage, B'way, 158th St., between 11-1.

HAYNES SIX, $625,
balance ($625) ten months' payments, buys practically new touring, with Summer-Winter top; any demonstration desired; must sacrifice. 351 East 149th. Melrose 7786.

HUDSON Speedster 1920, perfect condition; exceptional bargain. Lexington Motor Co. of N. Y., Broadway and 61st St., Columbus 1260.

HUDSON 1919 suburban sedan; new Goodyear cord tires; $2,450. Brenner, 2,124 Broadway (74th). Columbus 4077.

HUDSON, 1920, suburban sedan; practically new; bargain. Seen 123 West 64th. Meyer.

HUDSON touring car, overhauled and refinished, $1,395; Model M. Hudson Used Car Department, 236 West 59th St.

HUDSON super six limousine for sale; in fine condition; built in 1918. Telephone Rector 4711, between 9 A. M. and 5 P. M.

HUDSON sedan, 7-passenger, 1920, model 10-O; first-class condition. Warehouse, 152 West 90th St. Riverside 1773.

HUDSON sport model, overhauled and refinished, $1,495; Model M. Hudson Used Car Department, 236 West 59th St.

HUDSON coupe, 1920, 4-passenger; perfect condition; any demonstration. Warehouse, 152 West 90th St. Riverside 1773.

HUDSON coupe, like new, run less than 500 miles, Model 11-O. Hudson Used Car Department, 236 West 59th St.

HUDSON 1920 sedan; new in August; bargain. Cook-Macconnell, 630 5th Av.

HUDSON sedan, overhauled and refinished. Hudson Used Car Dept., 236 West 59th St.

HUDSON sport sedan 1919; like new; attractive price. Lobell-Aborn, 257 West 55th.

HUDSON 1920 4-pass.; slightly used; bargain. Seen 123 West 64th. Meyer.

LEXINGTON demonstrator, sport model 1920; will be sold at a sacrifice. Lexington Motor Co., Broadway and 61st St., Columbus 1260.

LEX Sedan demonstrator 1920; in very fine condition; will be sold at a sacrifice and new car guarantee. Lexington Motor Co. of N. Y., Broadway and 61st St., Columbus 1260.

LIMOUSINES and touring cars; monthly contract solicited. Morningside 2806.

MERCER, 1920, six-passenger touring; six good cord tires; sacrifice, quick sale; excellent condition. Kepler, 77 West 68th St.

MONEY LOANED
on used cars while in storage. Apply Bankers' Storage Corp., 5 Columbus Circle.

NATIONAL limousine, seven-passenger, 1916 model, driven only 7,000-8,000 miles; engine better than new; can be seen any time. Address W. R. Taller, Bayside, L. I. Phone 646 Bayside.

OAKLAND—Notice is hereby given that the undersigned will sell at public auction to the highest bidder on Nov. 26, 1920, at 10 o'clock in the forenoon, at 210 East 24th St., in the City of New York, Borough of Manhattan, one OAKLAND touring car, 1919 model, motor No. B 14950, Pennsylvania State license No. 151487, name of owner unknown but said to be Samuel S. Taylor, to satisfy a garage lien, pursuant to a notice dated Oct. 6, 1920. Isidore H. Polmer, Manor. Dated New York, Oct. 21, 1920.

OAKLAND sedan, 1918; splendid condition; Fleetwo's shock absorbers, six good tires. 503 East 84th St.

OLDSMOBILE 1919 touring, perfect; 7,000 miles; new tires. Tel. 1454-J Far Rockaway.

OLDSMOBILE Sedan, latest model, six-cylinder, five-passenger, $1,150. Morningside 2806.

OLDSMOBILE 1920; perfect condition; all good tires. Lexington Motor Co. of N. Y., Broadway and 61st St., Columbus 1260.

OLDSMOBILE coupe, latest model, 6-cylinder, 4-pass.; $950. 206 West 128th.

OVERLAND sedan, slightly used; in perfect condition; beautifully upholstered; spare wheel and tire; wire wheels; $1,150. F. L. Holmes, 223 West 67th. Circle 805.

OVERLAND 1919 touring, "90"; excellent condition; four new tires; two extra; $500 cash. Tel. Richmond Hill 5-2.

PACKARD 5-35 Fleetwood limousine; low mileage; good mechanical condition; this car must be sold at once; leaving city; this car has recently been overhauled by Packard Motor Car Co. X 2277 Times Annex.

PACKARD 2-35 landaulet; just been painted; car in best of condition; will sacrifice. X 2278 Times Annex.

PACKARD 5-35 brougham, in finest condition; privately owned; must sell on account of financial condition. X 2273 Times Annex.

PACKARD sedan 1918; beautiful condition; reasonable offer takes it. Lobell-Aborn, 257 West 55th.

PACKARD, 5-35, imperial limousine; very fine mechanical condition; good tires; car like new. X 2276 Times Annex.

PACKARD 1920 Suburban Sedan, 4 months used; will sacrifice to quick buyer. Willetts Garage, 239 East 58th.

PACKARD 2-35 Fleetwood limousine; must be sold to settle estate. X 2274 Times Annex.

PACKARD 1919 Fleetwood touring; fine car; genuine bargain. Barclay 7446.

PAIGE, sedan, big six, seven-passenger, 1918 model; good condition. Cathedral 7390.

PIERCE-ARROW touring car; Westinghouse shock absorbers; two extra shoes. 1,011 Garden St., Hoboken, N. J.

PIERCE-ARROW sedan body, 7 passenger, 1917, B4; like new; sacrifice. Interstate Coach Works, 1,926 Broadway, 4th floor.

PIERCE 1920—48 limousine landaulet.
PIERCE 1919—48 French brougham.
H. Karp, 1,676 Broadway. Circle 65.

PIERCE-ARROW sedan, 7-passenger, model C-4; beautiful condition. Warehouse, 152 West 90th St. Riverside 1773.

PIERCE-ARROW 1920 touring, 48; almost new; 5,500 miles; bargain. Flatbush 87.

PIERCE-ARROW, 1918, 48 runabout; will sacrifice. Seen 123 West 64th. Meyer.

ROAMER 1919 runabout, almost new; will sacrifice. Seen 123 West 64th. Meyer.

STANLEY STEAMERS.
7-passenger, 1919-20 model, with famous Adams-Williams convertible sedan body; all improvements, special equipment, extra appliances, perfect condition; ready now, including tires, for a trip across the continent; price $3,300 cash, or $3,100 less than present cost to duplicate. Call Mr. Slauson, Madison Square 6632, between 10 and 11.

STEARNS 1920 ROADSTER.
4-cylinder; only driven 600 miles; new car guarantee; price right. Stearns Co., 415 West 55th. Columbus 6108.

STUDEBAKER sedan 1919 special six; $1,650. Arfman Garage, 431 East 90th.

STUTZ car, model S, 1918, good condition. Inquire Sunlight Garage, Atlantic and Classon Av., Brooklyn, N. Y.

STUTZ, 1920, 6-passenger, brand new; must sacrifice. DeGraff. Phone Lenox 372.

STUTZ BEARCAT SPEEDSTER—Like new; sacrifice. Rippeth, Hotel Woodward.

STUTZ sport model, $1,175. Hudson Used Car Department, 236 West 59th St.

DON'T GO ANY FURTHER.
YOU CAN'T BEAT THESE BARGAINS.
1916 OVERLAND TOURING.....$175
1916 OVERLAND TOURING.....195
1917 CHEVROLET ROADSTER.....200
1917 MAXWELL TOURING.....250
1917 CHEVROLET TOURING.....295
1916 MAXWELL COUPE.....350
1918 OLDSMOBILE TOURING.....525
1917 Standard Chummy Roadster.....575
1919 OVERLAND "6" TOURING.....675
1919 Chevrolet Baby Grand Sedan.....675
1917 MITCHELL LIMOUSINE.....850
1,826 Webster Av., near 176th, Bronx.
Tremont 4440. Mr. Blommaert.

AUTO REPAIR SHOP wanted in good locality to hold 5 to 10 cars. E 978 Times Downtown.

Motor Trucks.

USED TRUCKS.
REPUBLIC, 1919, 1½-ton, pneumatic, chassis only.
PACKARDS (2), 1916, 1½ and 2½ ton, one with furniture body and one chassis only.
PIERCE-ARROWS (2), 2-ton, one with rack and one with full van body.
GARFORD, 1916, 3½-ton, full van body.
INDIANA, 1919, 3½-ton, rack body.
FORDS (2), 1918, 1-ton, good rack bodies.
REO, 2-ton, chassis only.
BROOKLYN BRANCH
PACKARD MOTOR CAR CO. OF N. Y.,
1,047 Atlantic Av. Prospect 3400.

FINANCING COMPANY OFFERS TWO REPOSSESSED TRUCK CHASSIS, PRACTICALLY NEW, BODIES NEVER MOUNTED, AT A VERY LOW CASH PRICE OR ON EASY INSTALLMENTS WITH SMALL DOWN PAYMENT; TERMS ARE SUCH THAT TRUCK OWNERS CAN OPERATE AN ADDITIONAL 2-TON OR 2½-TON TRUCK AND MAKE IT SELF-SUPPORTING; WE ALSO HAVE 2 TOURING CARS OF STANDARD MAKE FOR SALE; THESE CARS CAN BE SEEN BY APPOINTMENT WITH THE AUTO BROKERAGE CO. INC., 25 WEST 45TH ST.

KISSELS FOR SALE—AGENTS' COST PRICE.
One (1) 1½-ton Kissel truck; list $3,000; selling price, $2,300.
One (1) 3½-ton Kissel truck; list $3,700; selling price, $2,750.
Above trucks just received; have not been run a mile.
Reply to Mr. Ralph S. Irvins, 345 West Jefferson St., Syracuse, N. Y.

FORD, 1920, two spares, panel body; $400. Mr. Greenwald, Madison Square 2378.

Automobiles Wanted.

WANTED—Suburban 1920 Cadillac, Packard, Daniels, Locomobile, Pierce-Arrow; must be in first-class condition; must be private owner's car; all cash. Mr. Kursch, 231 West 142d. Audubon 5022.

WANTED—The best Cadillac sedan that $3,000 spot cash will buy; car must be in perfect condition, not older than 1918 model and subject to demonstration; no dealers. Telephone Jamaica 3928.

WILL buy standard makes 5 and 7 passenger tourings and runabouts. Bring car to Capitol Auto Exchange, 200 West 52d, between Broadway and 7th Av.

1919-1920 SPORT model 4-pass. open or sedan Cadillac or better; give lowest cash price; no dealers. Address Autos, Room 1407 Times Bldg.

CADILLAC, 1920, Amesbury, six-passenger sedan or dual valve Pierce chassis only. Room 1407, 300 5th Av. No dealers.

AUTOMOBILES—1,000 WANTED
for export; highest prices paid; bring car or write. 490 East 163d.

Automobiles to Rent.

PACKARD twin sixes, limousine landaulets, for rent by hour, day, week, month; reasonable rates, excellent service. Champion Garage & Auto Co. Columbus 9072.

PACKARD—Latest model cars for hire by day, week or month; reasonable rates. Tel. 200-201 Riverside. L. & K. Garage.

CADILLAC Private Renting Service, 145 West 54th St., Circle 2900; first-class service at reasonable rates, monthly specialty.

SMART limousines, liveried chauffeurs; prompt service; reasonable rates. Darrin, 6618 Murray Hill.

PACKARD twin six limousine; handsome appearance, week or month. Mitnick, Audubon 2094.

CADILLAC cars, $3 shopping; $4 driving; theatre return $7.50; reasonable weekly, monthly rates. McMillan, Circle 7399.

PACKARD twin sixes for hire. Williamson Service, 204 West 45d. Tel. Bryant 8530.

CADILLAC limousine; smart appearance; by month or season. Dufty, Riverside 262.

Automobile Bodies.

PACKARD, six-passenger touring body, special type; built by Derham Co., removed from 1920-335; beautiful condition; complete with top, windshield, &c. Write, wire or phone F. A. Frueh, Red Bank, N. J.

PACKARD suburban sedan body, 5-35; bargain. Interstate Coach Works, 1926 Broadway, 4th floor.

CADILLAC sedan bodies (enclosed), ready for all touring chassis. Telephone Broad 2780.

LIMOUSINE body, latest style; new upholstery, fit medium, large chassis. Columbus 5789.

Automobile Storage.

AUTOMOBILES.
DEAD STORAGE, $6 UP. LEE BROTHERS, INC., 212 EAST 125TH ST. PHONE HARLEM 2719.

DEAD STORAGE AUTOMOBILES.
$5 monthly and up. West Side Storage, 310 West 149d St. Audubon 3575.

Automobile Accessories.

ALWAYS KEEP WARM.
You can use your car in the coldest or stormiest weather and enjoy it so long as you keep yourself warm; a Perfection Heater is guaranteed to heat any make of closed car to the required temperature; no odor—no dirt—no bother.
TYPE A, INSTALLED.....$36.75
TYPE G, INSTALLED.....45.50
INSTALLATION TIME.....4 HOURS
The Perfection Heater is now standard equipment on thirty-one makes of cars.
ELSEY MOTOR COMPANY.
Concourse at 158th St.
Telephone Fordham 4900.
Dodge Brothers Car. Chandler Six.
Accessories for all cars.

Automobile Instructions.

AUTOMOBILE TRAINING BY EXPERTS.
Complete shop course, $60, with driving, $80; weekly payments. Ask for catalogue L.
STEWART AUTOMOBILE SCHOOLS,
225 West 57th St., at Broadway.
Leading School—Founded 1908.

AUTO INSTRUCTION.
4 and 8 weeks' courses for
Owners, Chauffeurs, Mechanics, Salesmen.
WEST SIDE Y. M. C. A.,
302 West 57th St., New York.
Get booklet and pass. Special ladies' classes.

REPAIRING, driving taught; short time; license guaranteed; ladies' classes; also Ford lessons. American Auto School, 748 Lexington Av.

ATKINSON AUTO SCHOOL, 225 West 56th—Superior instructors guarantee expert knowledge; inspect equipment or write for booklet; ladies' classes.

PRIVATE automobile driving instruction by college automobile instructor. Call 7261 Fordham mornings.

THE WEATHER

WASHINGTON, Nov. 23.—The storm reported central over Virginia Monday night advanced northeastward, gained marked intensity and Tuesday night its centre was east of Cape Cod. It has been attended by strong gales on the New England coast, rains in south New England, the Middle Atlantic States and the upper Ohio Valley and snow and rain in the region of the Great Lakes, northern New York and northern New England.

Storm warnings remain displayed on the New England coast at and north of New London, Conn.

There will be snow Wednesday in Northern New England and Northern New York followed by cloudy weather in these sections on Thursday. In the Middle Atlantic, South Atlantic and East Gulf States it will be fair Wednesday and Thursday, while in the Ohio Valley and the region of the Great Lakes it will be cloudy Wednesday and Thursday.

No important temperature changes are indicated for the eastern half of the country within the next forty-eight hours.

FORECAST FOR TODAY AND THURSDAY.
Northern New England—Snow Wednesday. Thursday cloudy.
Southern New England—Cloudy Wednesday and Thursday, not much change in temperature.
Eastern New York—Cloudy Wednesday, probably preceded by snow in the interior. Thursday cloudy, no change in temperature.
New Jersey—Cloudy Wednesday and probably Thursday; no change in temperature.
Western New York—Cloudy Wednesday and Thursday; no change in temperature.

The temperature record for the twenty-four hours ended at 11 P. M., taken from the thermometer at the local office of the United States Weather Bureau, is as follows:

	1920.	1919.		1920.	1919.
3 A. M.	43	40	4 P. M.	45	47
6 A. M.	42	41	6 P. M.	45	46
9 A. M.	45	41	9 P. M.	41	44
12 M.	45	49	11 P. M.	39	43

This thermometer is 414 feet above the street level. The average temperature yesterday was 44; for the corresponding date last year it was 44; average on the corresponding date for the last thirty-three years, 41.

The temperature at 8 A. M. yesterday was 43; at 8 P. M. it was 42. Maximum temperature, 47 degrees at 1 A. M.; minimum, 41 degrees at 6:20 A. M. Humidity, 91 per cent. at 8 A. M.; 79 per cent. at 8 P. M.

The barometer at 8 A. M. yesterday registered 29.49 inches; at 8 P. M. it stood at 29.55 inches.

Fire Record.

A. M. Loss.
1:30—214 W. 133 St.....Not given
3:15—273 Madison St.; H. Gulut..Not given
5:15—13 Stanton St.; Asper Realty Co...Slight
9:00—297 Grand St.; Abe Wellpsky...Not given
8:30—1,057 Falle St.....Not given
9:00—533 Water St.; East Side Poultry Co.....Not given

P. M.
12:40—488 West B'way; J. Rosenberg..Slight
1:05—51 Oliver St.; N. O. Pognone..Not given
3:00—2,409 Beaumont Av.; H. Politelli, Not given
3:10—53 Crosby St.; J. Freedman...slight
4:40—644 Greenwich St.; A. Glickstein..Slight
5:40—32-34 10 Av.; Swift & Co...Not given
8:10—313 Church St.; Blum & Tryhan. Not given
8:45—104 W. 127 St.; Apirian & Rabinowitz.....Not given
9:10—52 W. 31 St.; Hyman Skirt Co..Not given
9:55—Front of 72 Trinity Pl. (auto); Solar Karam.....Not given
11:20—603 Morris Av.; V. Staphano.. Not given

Estates Appraised.

GERSTLE, SOPHIE J. (Feb. 6). Total assets, $382,852. Net estate, $360,518—cash, $4,087; personal, $9,305; stocks and bonds, $369,460. Her son, Henry S., of Hotel Ansonia, receives a life estate in $250,000, and eight Hebrew organizations receive legacies of $500 to $2,000 each.

VAN WART, SARAH (March 18, 1919). Total assets, $116,725. Net estate, $112,598—real estate, $33,500, the principal holding being the home and farm of 144 acres at Sands Point, N. Y., $23,825; personal, $9,806; stocks and bonds, $53,421. The estate goes to her brothers and sister, all of Sands Point.

WOLFF, THERESE (Oct. 3, 1919). Total assets, $99,759. Net estate, $93,491—real estate, $15,000; cash, $643; personal, $53,198; stocks and bonds, $25,750; additional assets, $5,789. Of the twenty-seven beneficiaries the principal are nieces, Florence B. Prehs, of 40 East Eighty-third Street, $7,102; Dorothy Erdman of 229 West Seventy-eighth Street, $5,912; Helen Wolff of 26 West Eighty-seventh Street, Rosa E. Dieffenbronner of Mannheim, Germany; Clara E. Strauss of Munich, Germany, and nephews, Herbert J. Erdman of 229 West Seventy-eighth Street and Irving Wolff of Ames, Iowa, $3,744 each; nephews, Lawrence Wolff of 26 West Eighty-seventh Street and Emil Aigner of 31 East Twenty-seventh Street, $7,488; sisters, Frances Blumenthal of 40 East Eighty-third Street, $5,186; sister-in-law, Sophia Lehman of Speier, Germany, life estate in $14,975. Eight Hebrew organizations received bequests of $500 to $2,500 each.

LINGER, JOHN B. (June 12, 1919)—Total assets, $401,985; net assets, $263,180. Cash, $900; personal, $58,619; stocks and bonds, $338,628. Additional assets, $3,337. His wife, Jane Burnett of 30 West Fifty-fifth Street, receives the entire estate.

O'CONNOR, DANIEL J. (May 9, 1918)—Total assets, $106,719; net estate, $77,097, plus two-thirds the remainder in certain real estate, $30,469, and one-half the remainder in a trust fund, $28,767, making the total net estate $141,775. Real estate, $27,666; cash, $1,845; personal, $72,245; stocks and bonds, $4,961. His wife, Katherine D. of Sayville, N. Y., receives $130,775 and seven sons and daughters receive $1,000 each.

The Civil Service.

City.
The following eligible list for police surgeon and medical officer, Fire Department, is announced: Charles H. Nammack, 87.80; David Greenberg, 87.20; Sylvester R. Leahy, 84.40; Henry Weinstein, 76.70.

United States.
The commission announces an examination for weigher, man or woman, under 45, in the Bureau of Mines, Department of the Interior, for duty at Washington, D. C., at $1,020 to $1,200 a year, plus increase granted by Congress of $20 a month. Competitors will not be required to report for examination at any place, but will be rated on: Education, 30; experience, 70. Applicants must have had at least a grammar school education. They must also have had at least two years' commercial experience, six months of which must have been in the coal business or in offices where merchandise was weighed in ton lots. Classified employes who have reached the retirement age and have served fifteen years are entitled to retirement with an annuity.

Naval Orders.

Special to The New York Times.

WASHINGTON, Nov. 23.—The Bureau of Navigation published the following orders today:

Kail, Cmdg. A. C., to the Kansas.
Bacon, Lt. Cmdr. S., to the Michigan.
Cecil, Lt. Cmdr. H. B., to the Shawmut.
Doughty, Lt. L., to Nav. Air Sta., Pensacola.
East, Lt. C. S., to Destroyer Force, Atl. Fleet.
Farrar, Lt. R. M., to Nav. Aviat. Trng. Dept., Carlstrom Field.
Price, Lieut. A. I., to Nav. Air Sta., Pensacola.
Woolley, Lieut. G. B., to Nav. Air Sta., San Diego, Cal.

Will for Probate.

ACKERMAN, A. HENRY (Nov. 21)—The accompanying petition fixes the value of the property, all personal, as at least $150,000. The will makes a specific legacy of $75,000 for the widow, Marie E., and provides a life interest in the residue for her. On her death the residue is to be divided between his three brothers and two sisters. A bequest of $5,000 is made to Marie Brenner, a maid in his family, and $1,000 is left to the Moravian Church on Jay Street, Brooklyn.

BERMUDA
Only 2 Days From New York.
Plan Your Vacation Early
Special December and Christmas Sailings
December now marks the beginning of Bermuda's social activities. While north winds blow, Bermuda offers the comforting warmth of brilliant, invigorating sunshine and an endless variety of glorious outdoor activities. Sailing and bathing, riding, driving and cycling, golf and tennis, dancing and gay parties at the many modern hotels. Whether for Christmas Trip or a season's visit, there is an advantage in making your Bermuda plans early.
Hamilton and Princess Hotels open in Dec.
Swift, De Luze, Twin Screw Steamers
S. S. "FORT VICTORIA"
14,000 Tons Displacement
Sailing from New York Dec. 4, 18, 27
S. S. "FORT HAMILTON"
11,000 Tons Displacement
Sailing from New York Dec. 4, 18, 28
Round Trip $75 and Upward
No Passports Required for Bermuda
Send for Descriptive Literature to
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SPANISH ROYAL MAIL LINE
COMPANIA TRANSATLANTIDA
FREIGHT AND PASSENGER SERVICE.
To CADIZ and BARCELONA
R. M. S. P. de Satrustegui...About Dec. 4
To HAVANA, CUBA
R. M. S. Isla de Panay.....About Nov. 25
For Further Particulars Apply to
LUIS LLANSO, Agent,
Pier 8, N. R. Telephone Bowling Green 5120

FAST PASSENGER SERVICE
TO HAVANA
By the new and modernly equipped
S. S. "CUBA"
Sailing From
JACKSONVILLE, FLA.
Every Five Days
Next Sailing from Jacksonville, Nov. 27
FIRST CLASS ONLY
For Further Information Address Passenger Department
MIAMI STEAMSHIP CO.
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Phones—Jacksonville 2268-5163
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Direct Freight and Passenger Service via Panama Canal
ECUADOR, BOLIVIA, PERU & CHILE,
Stn. RENAICO, Nov. 30.
Calling at GUAYAQUIL, PAITA, SALAVERRY, CALLAO, MOLLENDO, ARICA, IQUIQUE, ANTOFAGASTA, COQUIMBO, VALPARAISO.
For passenger and freight rates and further information apply to
WESSEL DUVAL & CO., General Agents
25 Broad St. New York City

SHIPPING AND MAILS

THE TIDES.

	Sandy Hook.		Governors Island.		Hell Gate.		THE SUN.	
	A. M.	P. M.	A. M.	P. M.	A. M.	P. M.	Rises. A. M.	Sets. P. M.
High water	5:46	6:11	6:04	6:28	7:47	8:16	6:59	4:33
Low water	..	12:18	..	12:46	1:40	2:31		

Incoming Steamships.

ARRIVED YESTERDAY.

Steamer.	From.	Sailed.
Savoie	Havre	Nov. 13
Romeo	Barcelona	Nov. 2
Palopa	Matanzas	Nov. 16
Habria	Port. Lobos	Nov. 13
Edith	San Juan	Nov. 17
Manhattan	London	Nov. 5
Santa Isabel	Cardenas	Nov. 16
F. B. Kellogg	Tampico	Nov. 14
Hyacinthus	Havana	Nov. 17
River Orontes	Philadelphia	Nov. 21
City of St. Louis	Savannah	Nov. 20

DUE TODAY.

Olympic	Southampton	Nov. 17
Frederik VIII	Copenhagen	Nov. 13
Steel Engineer	Marseilles	Oct. 30
P. de Epalsa	Barcelona	Oct. 30
Bovic	Manchester	Nov. 7
Manchuria	Hamburg	Nov. 11
Wampum	Glasgow	Nov. 6

DUE TODAY.

Mar del Norte	Hamburg	Nov. 10
City of Westminster	Rotterdam	Nov. 4

DUE TOMORROW.

Birmingham City	Port Said	Oct. 29
Gothland	Cherbourg	Nov. 13
Ryndam	Rotterdam	Nov. 11

DUE FRIDAY.

Rochambeau	Havre	Nov. 16
Clavana	Bilbao	Nov. 6
Montauk	Dunkirk	Nov. 8
Argentina	Trieste	Nov. 10
Kroonland	Southampton	Nov. 13
Maraval	Trinidad	Nov. 17

DUE SATURDAY.

France	Havre	Nov. 20
Guiana	St. Thomas	Nov. 19

Outgoing Steamships Carrying Mail.

SAIL TODAY.

Steamer. Destination.	Mails Close.	Vessels Sail.	Carries Mail For
Carmania, Liverpool	8:00 A.M.	12:00 M.	Great Britain, Ireland.
San Gennaro, Naples	8:30 A.M.	12:00 M.	Italy.
Dio, Dakar	1:00 P.M.	4:00 P.M.	Azores, West Africa.
Ft. Hamilton, Bermuda	7:30 A.M.	11:00 A.M.	Bermuda.
Benevente, Barbados	8:00 A.M.	11:00 A.M.	Para, North Brazil.
Mary, Port Plata	8:00 A.M.	11:00 A.M.	Santo Domingo.
Tennyson, Rio Janeiro	8:30 A.M.	11:00 A.M.	Bahia, Seripe.
Porto Rico, San Juan	8:30 A.M.	12:00 M.	Porto Rico.
Maracaibo, Porto Rico	9:30 A.M.	12:00 M.	Curacao, Venezuela.
Gen. Gergas, Haiti	12:00 M.	4:00 P.M.	Central America.

SAIL TOMORROW.

W. A. Luckenbach, Hamburg	5:00 A.M.	9:00 A.M.	Germany, Austria, Hungary.

SAIL FRIDAY.

Justin, Para	12:00 M.	3:00 P.M.	North Brazil, Iquitos.

Other Outgoing Steamships.

Steamer & Destination.	Time of Sailing. Date.	Hour.
Thorden, Bergen	Nov. 24	10:00 A.M.
Polybius, Rotterdam	Nov. 24	12:00 M.
Antinous, Piraeus	Nov. 24	12:00 M.
Hyacinthus, Buenos Aires	Nov. 24	12:00 M.
Menominee, London	Nov. 24	11:00 A.M.
Ripon, Gothenburg	Nov. 24	12:00 M.

By Wireless.

SS Olympic, incoming from Southampton, was signaled; due Nov. 24, forenoon. White Star Line.

SS Manchuria, incoming from Hamburg, was signaled; due Nov. 24, forenoon. American Line.

SS Ryndam, incoming from Rotterdam, was signaled; due Nov. 25. Holland-American Line, Hoboken.

SS Kroonland, incoming from Antwerp and Southampton, was signaled; due Nov. 28, forenoon. Red Star Line.

Foreign Ports—Arrivals and Departures.

ARRIVED.

Steamer.	At.	Date.
Algerier	Rouen	Nov. 17
Karimoen	Gibraltar	Nov. 29
Kronstad	Gibraltar	Nov. 21
Jadden	Hamburg	Nov. 16
Cretic	Gibraltar	Nov. 21
Osakis	Valetta	Nov. 23
Columbia	Moville	Nov. 22
Knowsley Hall	Malta	Nov. 23
Cadiz	Barcelona	Nov. 22
Boyne	Cadiz	Nov. 22
Yoko Maru	Rotterdam	Nov. 22

SAILED.

Steamer.	From.	Date.
Lackawanna Bridge	Bilbao	Nov. 16
Mongobello	Gibraltar	Nov. 22
Truth	Gibraltar	Nov. 22
Whateley Hall	Gibraltar	Nov. 22
Chickasaw	Hamburg	Nov. 17
Maasland	Rotterdam	Nov. 20
Limae	Amsterdam	Nov. 20
Francisco	Hull	Nov. 21
Monte Christo	Gibraltar	Nov. 22
Iowan	Palermo	Nov. 16
Advance	Colon	Nov. 21
Vinton County	Colon	Nov. 23

Transpacific Mails.

Connecting mails close at G. P. O. and City Hall Stations at 6 P. M. as follows:

Hawaii, Japan, Korea, China, Siberia, Siam, French Indo-china, Netherlands East Indies (except Sumatra) and Philippine Islands, via San Francisco	Tenyo Maru	Nov. 23
Hawaii, Guam and Philippine Islands, via San Francisco	U.S.A.T. Madawaska	Dec. 1
Tahiti, Marqueses, Cook Islands and specially addressed mail for New Zealand and Australia, via San Francisco	Tofua	Dec. 8
Hawaii, Fiji Islands, New Zealand and Australia, via Vancouver and Victoria, B. C.	Makura	Dec. 10

Pacific Mails.

Postmaster Patten announces that mails of the following dates—Manila, Oct. 19; Kobe, Nov. 5, and Yokohama, Nov. 6—which arrived per steamer Manilla, were dispatched east from Seattle on Nov. 21, and are due in New York on the morning of Friday, Nov. 26.

Christmas and New Year in HAVAN

ADVERTISEMENT.

"Pain's enemy"
—I'll say it is!

WHEN you want comforting relief from any "external" pain, use Sloan's Liniment. It does the job without staining, rubbing, bandaging. Use freely for rheumatism, neuralgia, aches and pains, sprains and strains, backache, sore muscles.

Keep it handy

35¢ 70¢ $1.40
At all druggists

Fifteen MINUTES

Punning may be the lowest form of wit, but it may also be the highest form of compliment. Recently, a 15 minutes' conference with one of our clients lopped off an expense for him, which totals our fee for years.

He said with a smile, "Berdon & Co. Service Is No Burden—It Saves Much More Than Its Cost."

"Growth Through Service"

DAVID BERDON & CO.
Certified Public Accountants
AT 277 BROADWAY
Telephone, Worth 3585

Audit in view--

Inaccurate bookkeeping procedure in the past had a direct bearing upon the tax computations for the years 1917, 1918 and 1919.

Numerous cases are on record where the Certified Public Accountants through the analytical audit of the accounts found these inaccuracies and as the result obtained refunds of the excessive amounts of the taxes paid.

James Barr & Co.
Certified Public Accountants
Woolworth Bldg., New York.
Detroit Syracuse

MRS. PALMER RAISES REWARD TO $20,000

Ready to Forget Indignities if Her $300,000 Necklace Is Returned.

NEW $15,000 THEFT REPORT

Three Arrests Made in Investigation of $50,000 Woolen Cloth Robbery.

Rewards now offered for the return of her pearl necklace and other gems stolen from Mrs. Charlotte King Palmer on last Monday total $30,000. Mrs. Palmer is said to be so anxious to have the gems returned that it is hinted she will ask no questions, and is willing to forget that she was held captive all night if she can recover her necklace, valued by her at $300,000. It is reported that the same view is taken by the insurance companies, who stand to lose $53,000 if the gems are not recovered.

Thomas J. Corrigan, Jr., head of the detective agency of that name, would give no particulars as to the vague hint that negotiations for the recovery of the gems were in sight, but intimated that any information about the jewels would be held in the strictest confidence, that rewards would be paid and that no names would be made public.

Every police clue in the Palmer robbery has proved worthless, and detectives are leaving the case to go to work on more recent crimes. It is believed the case will remain as deep a mystery as the Caruso gem theft of last June.

$15,000 Gold and Platinum Stolen.

The largest haul by burglars reported yesterday was $15,000 worth of jewelry, platinum and gold from 137 Bowery. Turkus & Berman, ring manufacturers, reported a loss of $6,700 worth of rings and platinum, and Gerbertz & Sagalow told of losing $4,000 worth of gold. Harry Lieberman, dealer in diamonds, also is believed to have lost some gems from the same safe, but he is out of the city. These three firms had a joint office and safe. Burglars used a skeleton key on the office door, and then blew open the safe with nitroglycerine.

Three men in an automobile held up the restaurant of Wakman & Gursky at 140 Sands Street, Brooklyn, and stole $132 in cash. Employes of the place had just been paid off, and there was $500 in cash in their pockets, which the thieves overlooked in their haste.

Three young men were arrested in a novelty store at 3,581 Broadway by Patrolman James Wall, who said the prisoners had bags of loot ready to carry out. According to the police, the boys admitted they were trying to find money to pay for their defence on other charges. The boys said they were Samuel Miller, 19 years old, of 1,667 Park Avenue; Andrew Riner, 21, of 158 West 115th Street, and Arthur Kramer, 18, of 150 West 118th Street.

Mrs. Yetta Rosenberg of 2,861 West Thirty-first Street, Coney Island, was attacked in her home by two men and robbed of jewels valued at $500.

Three Arrests in $50,000 Theft.

Patrick Crotty, 27, a clerk; Thomas Quirk, 25, a chauffeur, both living at 419 Tenth Avenue, and John Bannis, a mechanic, of 525 West 141st Street, were arrested in a garage at 550 West Forty-first Street in the afternoon by Detectives Finn and Patten and held on a charge of larceny pending investigation by the police of the theft of $50,000 worth of woolens from the freight terminal of the New York Central Railroad at Fifty-ninth Street and North River. James Roosa, in charge of the New York Central detective force, appeared as complainant.

The theft of the woolens, which is only a small part of losses running into millions yearly in the yards of the New York Central, is believed to have been committed on Nov. 10. According to the detectives, 213 bolts of cloth were shipped by Adler Brothers of Rochester to S. Elsner, 200 Fifth Avenue, on Nov. 1. When the local woolen merchant failed to receive the consignment he notified the shippers, and they in turn notified the railroad, which sent out a tracer.

HUNT MAN AND WOMAN AS PEIRCE SLAYERS

Car in Which They Fled Is Found in West Virginia Garage.

Special to The New York Times.

PHILADELPHIA, Nov. 23.—The big red roadster in which the police believe the murderers of Henry T. Peirce of Fort Washington escaped from the city was located tonight in a garage at Wheeling, W. Va. The car had been left there in a garage for repairs by two men and the "comely blonde" who was in the company of Peirce on Saturday night, when he was last seen alive.

Detectives Mulgrew and Hanley immediately started for Wheeling, confident of arresting the persons under suspicion within twenty-four hours. The description of the car, together with the license number, led to its positive identification as the one owned by Peirce.

The car was stored in the Eureka Garage in Wheeling on Monday night. The suspicions of W. D. Plant, the owner of the garage, were aroused by the similarity of one of the men and the woman occupying the car with their descriptions as published in Philadelphia newspapers. The license plate was bent double to prevent a casual observer from reading the number.

The driver, according to Plant, left the car in the garage with instructions that a new battery be placed in it. He promised to call for it at 8 o'clock this morning. He called for the car at that hour and was informed that the battery could not be replaced, but could be recharged. The man said he did not have time to wait, but would see his "wife" first. The garage owner in the meantime notified the Wheeling police, but the man failed to return. The police are guarding the machine. They believe the men and woman became alarmed and escaped in a train.

Early Sunday morning, after crushing Peirce's skull with a heavy pipe wrench in a struggle in his apartment at 2,009 Market Street, the murderers jumped into the machine and headed south at terrific speed. They have been traveling almost continually since then, stopping only to fill a leaky radiator with water.

The police are looking for a woman who was formerly the companion of a pugilist now serving a penitentiary sentence for burglary. They believe she was at the root of the whole case. It is known that on Friday night a woman visited Peirce at his apartment.

At about 1:30 o'clock Sunday morning Peirce drove to Twenty-first and Walnut Streets, where he picked up this woman and a male companion. He took them to his place of business, where he also had his town apartment, which he had advertised for rent.

There was a quarrel between Peirce who had been drinking heavily, and the other man which ended in blows, the police believe. From bits of a revolver found near the body they deduce that Peirce drew a pistol, which was smashed by the wrench in the hands of the other man. Then the wrench was swung on Peirce's head.

The theory of robbery is dismissed by the police, who believe that revenge was the sole motive. In a Saturday morning newspaper Peirce advertised his apartment for rent. He had recently had it furnished. This advertisement is said by the police to be an important link.

Denies Plea for Bronx Murderer.

ALBANY, N. Y., Nov. 23.—The Court of Appeals today denied the appeal to save James P. Cassidy, now in the death house at Sing Sing, convicted of murder, first degree, from the electric chair. When the appeal was heard the court was informed that the prisoner is an imbecile and that six prominent alienists found him to be such. Cassidy is one of four men jointly convicted for the murder of Otto Fiala of a Bronx subway ticket office.

French Medal to Miss Boardman.

Special to The New York Times.

WASHINGTON, Nov. 23.—Cable advices from Paris today stated that Miss Mabel T. Boardman, Secretary of the American Red Cross, who is now one of three commissioners of the District of Columbia, has been awarded the French Reconnoissance Gold Medal for her work for France during the war. The French Reconnoissance Bronze Medal has been awarded to Mrs. Elizabeth Bancroft of Delaware, who aided refugees in the devastated regions and organized relief for war orphans for the Red Cross.

SAYS ALL RETAILERS HAVE PROFITEERED

Samuel Brill Declares They Can Stand Reductions Without a Panic.

SALES LEAD LAST YEAR'S

Asserts That $100,000 Paid in Taxes Must Come From Public —Raps Higher Tariff.

The statement that all retailers, without exception, had profiteered, and could therefore endure the present lowering of prices without fear of panic, was made last night by Samuel Brill of Brill Brothers, a large men's clothing and haberdashery firm, with about half a dozen stores in this city.

Mr. Brill was a speaker at a meeting of the Park Community Council, in Public School 37, Eighty-seventh Street, between Park and Lexington Avenues. The other speakers were William P. Goldman of the clothing manufacturing firm of Cohen, Goldman & Co., and Peter H. Almor, representing the New York Retail Grocers Association. Their topic was "Business Conditions Today."

We are at present in the years of adversity, Mr. Brill declared, but he said he was optimistic about the future.

"In spite of what some people may think," continued Mr. Brill, "our sales are ahead of last year, and, from conversations with other retailers, the same condition seems to prevail all over the country. We may lose money this year on account of being forced to reduce prices, but the percentage of sales is being kept up and every retailer knows that this is of supreme importance to his business.

"They will give back to you some of the profits they have been making, but they can well afford to. They have all been profiteers. Every retail storekeeper without exception has made plenty and can divide some of his surplus profits with you during the coming year. It won't take long before we again get back to normal prices, but we will never get back to pre-war prices.

"The wholesaler has forced us to overload ourselves with stuff, and now that we have it we have to unload on the public even at a loss. Some of the small dealers who do not watch their business may go under, but on the whole everything will end well."

Mr. Brill said that his firm had paid the Government $100,000 in taxes last year. "Are we going to pay this huge sum from our own pockets?" he asked. "I should say not. It must come from the customers' pockets."

Mr. Almor said that all retailers had not profited, and cited the grocers as an example.

Mr. Goldman said that the attitude of the Republican Party toward the tariff was silly, as the high tariff was not wanted now.

HELD FOR $300,000 FRAUDS.

Texas Prisoner Believed to Be Missing Louisville Embezzler.

DALLAS, Nov. 23.—Police here today arrested a man whom they believed to be George L. Martin, wanted in Louisville, in connection with alleged embezzlement involving about $300,000.

Martin has been missing from Louisville since January, 1918, local authorities were advised.

Announcement was made by Sheriff Dan Harston that Martin would waive extradition and return to Louisville.

LOUISVILLE, Nov. 23.—George L. Martin is under indictment here, charged with embezzling about $260,000 of the funds of the German Savings Fund and Building Association, of which he was Secretary, and about $40,000 from other institutions with which he was connected.

He was a widely known citizen and enjoyed the confidence of the business world. He disappeared just prior to an audit of his books, which disclosed among other things a duplicate set of books, duplicate real estate mortgages on property pledged to the association, and deeds said to have been forged.

City Problems Discussed for Women

The second of a series of five morning meetings in which the Government of the city was discussed by different speakers before the New York City Federation of Women's Clubs was held at the Hotel Astor yesterday. George McAneny spoke on the "Composition, Power and Duties of the Board of Aldermen," and Miss Mary Garrett Hay on the "Significance of the Citizen's Vote for the Municipal Office Holder." At the meeting in December Commissioner Hamilton of the Department of Correction will speak.

Allerton Gymnasium

ALLERTON HOUSE Gymnasium is the logical answer to the busy man's need for exercise.

It provides a stimulating environment and complete equipment for gymnasium work, including hand-ball, boxing, wrestling, etc., under the supervision of a medical director of a leading university.

Allerton Gymnasium was started as a part of Allerton service to its guests. It is now open to business and professional men who desire to avail themselves of its facilities.

ALLERTON HOUSE
143 East 39th Street

Allerton House provides the sociability of a club, the conveniences of a hotel, and the privacy of a home at a fraction of the cost of accommodations at a first class hotel.

Business Partner.

Business enterprises which require additional capital, with the active participation of a partner, are presented in the Business Opportunities columns of The New York Times, which should be consulted by those who are looking for chances of this character.—Advt.

2d Floor 15 W. 34th St.

The Home of 40 Famous Brands of Men's and Young Men's Clothes

Georges

Between Fifth Ave. & Broadway

OPPOSITE WALDORF HOTEL

Largest 2d Floor Shop of its Kind in the World.

OPEN DAILY TILL 6 P. M.
SATURDAY TILL 9 P. M.

"SENIOR" "JUNIOR"

Open This Evening Till 9:00
Closed All Day Thanksgiving Day

We Make This Flat and Positive Statement: That Nowhere In New York Can These Values Be Duplicated, Or Your Money Back!

Competition Is Simply Overwhelmed by This

Sale of Over 10,000

Suits, Overcoats and Ulsters

FOR MEN AND YOUNG MEN
In All Models, Fabrics, Colors and Patterns
MADE TO RETAIL AT
$40, $45, $50, $55 & $60
ALL AT ONE PRICE

$27.50

For $5 additional

At time of purchase of Suit, you can buy an extra pair of pants to match for $5. This price applies only to the Suits at $27.50.

You need only step into this vast *2nd* floor shop and mingle with the throngs of enthusiastic buyers to realize that we are offering by far the greatest values in New York today. When you consider that at *one price alone—$27.50*—we present over 8,000 Suits, Overcoats and Ulsters you can get some conception of the magnitude of this sale. This enviable position in which we are today is the result of shrewd foresight on our part in waiting to do our purchasing this Fall until market conditions were more favorable. In the past 45 days we have accumulated *over a million dollars' worth of the highest grades of clothing at practically 50c on the dollar.* These tremendous savings *now go into the pockets of our customers.*

NOTE—Due to the extremely small margin of profit on the Suits and Overcoats, alterations will be charged for at actual cost of time involved in making them.

Georges
ENTIRE SECOND FLOOR
(Between Fifth Avenue and Broadway)
Opp. Waldorf Hotel

15 West 34th St.

Open Daily Till 6 P. M. Saturday Till 9 P. M.

Copyright, Hart Schaffner & Marx

Hart Schaffner & Marx
Winter Overcoats
$50

made to retail at
$85, $80, $75

We want to see good clothes at lower prices just as much as you do, so we are featuring these fine all wool winter overcoats at $50 as material evidence of what we are doing to make good clothes cost less.

Hart Schaffner & Marx
Winter Suits
REDUCED!
$37.50, $43.50, $49.50 and up to $77.50

Wallach Bros.

Broadway, below Chambers
Broadway, cor. 29th
246-248 West 125th
3d Ave., cor. 122d

Is your skin tender?
Is your beard tough?

EVEN if your skin is sensitive and your beard wiry you can get a cool, comfortable shave every day. Use the AutoStrop Razor—the razor that sharpens its own blades.

Built right into the frame of the AutoStrop Razor is a remarkable self stropping device, simple and efficient, which renews the fine, keen edge of the AutoStrop blade day after day.

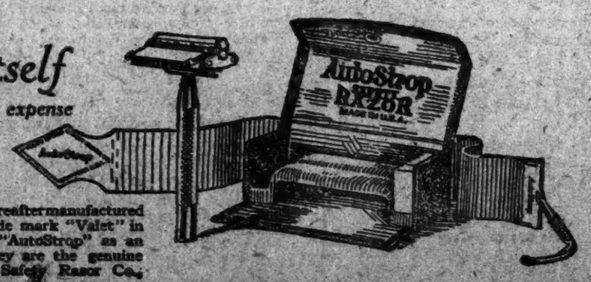
You don't have to take the razor apart nor even remove the blade, for you have in the AutoStrop Razor a safety razor and stropping device combined in one. In 10 seconds you can have a new, sharp shaving edge! 500 cool, comfortable shaves are *guaranteed* from each dozen blades.

Ask your dealer today about the AutoStrop Razor trial plan.

No skill necessary

To renew the fine, keen edge of the AutoStrop Razor blade, just slip the strop through the razor head and pass the razor back and forth. You don't have to take the razor apart, nor even remove the blade.

AutoStrop Razor
—sharpens itself
Saves constant blade expense



Our razors, strops, blades, etc., hereafter manufactured by us we shall apply the trade mark "Valet" in addition to the trade mark "AutoStrop" as an additional indication that they are the genuine products of the AutoStrop Safety Razor Co., New York.